A GUIDE TO PROGRAMS AND SERVICES FOR SENIORS IN ONTARIO

Key Telephone Numbers

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559

ServiceOntario
1-800-267-8097
TTY: 1-800-268-7095

Service Canada
1-800-O-Canada (622-6232)
TTY: 1-800-926-9105

Telehealth Ontario
1-866-797-0000
TTY: 1-866-797-0007

EatRight Ontario
1-877-510-510-2

Pension Programs – Service Canada
English: 1-800-277-9914
French: 1-800-277-9915
TTY: 1-800-255-4786

Phonebusters – The Canadian Anti-Fraud Call Centre
1-888-497-8501

Citizenship and Immigration Canada
1-888-242-2100
TTY: 1-888-576-8502

Office of the Public Guardian and Trustee
1-800-366-0335

Crime Stoppers
1-800-222-TIPS (8477)

Elder Abuse – Senior Safety Line
1-866-299-1011

Victim Support Line
1-888-579-2888

Emergency Management Ontario
1-888-795-7635

A GUIDE

TO PROGRAMS AND SERVICES

FOR SENIORS

IN ONTARIO

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1-800-668-9938
TTY: 1-800-268-7095

Ontario

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Do you know about Age-Friendly Communities?

Successful, healthy and active aging requires a combination of social and environmental factors that work together to support the best possible experience for seniors, and for everyone.

Age-Friendly Communities benefit people of all ages. In an age-friendly community, policies, programs, services, and environments support and enable citizens to age actively.

A "Call to Action" is underway for communities to start an Age-Friendly Community engagement process where municipal, business, and community organizations and leaders connect with seniors to start thinking about ways to optimize opportunities for their health, participation and security.

Here are the key features of an Age-Friendly Community:

1. Outdoor spaces and public buildings that are pleasant, clean, secure and physically accessible
2. Public transportation that is accessible and affordable
3. Housing that is affordable, appropriately located, well-built, well-designed and secure
4. Opportunities for seniors to participate in leisure, social, cultural and spiritual activities with people of all ages and cultures
5. Older people are treated with respect and are included in civic life
6. Opportunities for employment and volunteerism that cater to older persons' interests and abilities
7. Age-Friendly communication and information is available
8. Community support and health tailored to older persons' needs

If you are interested in making your community age friendly visit the Ontario Seniors' Secretariat website and the Murray Alzheimer Research and Education Program (MAREP) website for resources on getting started and connecting with communities that are becoming age friendly.

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559
www.ontario.ca/agefriendly

Age Friendly Communities Tools for Building Stronger Communities
http://afc.uwaterloo.ca

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Introduction

A Guide to Programs and Services for Seniors in Ontario is your resource for information on the many programs and services that are available to Ontario's seniors. This Guide was developed by the Ontario Seniors' Secretariat with help from other provincial ministries, the federal government, and many organizations that work on behalf of the interests and well-being of Ontario's seniors.

Please note that information in this Guide is current as of February 2010.

How to use this Guide
Please refer to the table of contents, where you will find a list of subjects in alphabetical order.

Each entry in this guide includes:

- a brief description about the organization and its services, and
- contact information

The Guide also includes a glossary, which helps to explain some of the terms and phrases about health, housing and legal issues.

We want to hear from you
If you have suggestions about how to improve this Guide, please fill out the enclosed postage-paid business reply card and drop it in a mail box.

About the Ontario Seniors' Secretariat
The Ontario Seniors' Secretariat was established by the Ontario government in 1996 to meet the needs of Ontario's vibrant, diverse and growing population of seniors. The Secretariat works closely with seniors' organizations, Ontario ministries, Canada's provincial, territorial and federal governments, communities and service providers in response to the interests and needs of older adults.

To learn more about the work of the Ontario Seniors' Secretariat, please visit our website at www.ontarioseniors.ca, call the Seniors' INFOline or write a letter or e-mail to the addresses noted below.

Ontario Seniors' Secretariat
777 Bay St., Ste. 601C
Toronto ON M7A 2J4
E-mail: infoseniors@ontario.ca
www.ontarioseniors.ca

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559

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Government of Ontario

Individuals have a number of options in contacting the Government of Ontario for information:

- by telephone
- in person, or
- online

By Telephone

A telephone information and referral service is operated by ServiceOntario and offers a dedicated line for seniors' programs and services.

Seniors' INFOline
Seniors' INFOline provides information and referral services on the programs, services and activities by responding to telephone and in-person inquiries. A teletypewriter (TTY) number is available for people with hearing/speech impairments. Multilingual staff are capable of handling inquiries in more than 30 languages. You can request publications by calling the INFOline or by visiting a ServiceOntario location near you or online at www.serviceontario.ca

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559

ServiceOntario
1-800-267-8097
TTY: 1-800-268-7095
Monday to Friday 8:30 a.m. - 5 p.m.

In Person

ServiceOntario offices are located across Ontario, with many providing one-stop service.

ServiceOntario Information Centres
ServiceOntario provides a wide range of general government information about all ministries at one location. Locations are open Monday to Friday from 8:30 a.m. to 5 p.m., and provide:

- information about government services
- free publications, information and government forms
- registration of an unincorporated business through an Ontario Business Connects self-serve workstation
- electronic ordering of government publications using ServiceOntario Publications, the Ontario Government's virtual bookstore
- access to various government Internet sites
- referrals to government staff for more specialized help
- online access to general information about the government's programs, services and staff, and
- information packages, forms, general information, tips and general guidance for people dealing with certain life events, such as losing a wallet, getting married, moving, managing debt, retiring, and dealing with death

For more information and the location nearest you, contact ServiceOntario:

ServiceOntario
1-800-267-8097
TTY: 1-800-268-7095
www.serviceontario.ca

Online

An Internet gateway to access online government services is available at:

www.serviceontario.ca

This website enables you to complete some routine tasks online, for example:

- request a birth certificate
- renew a driver's licence
- register a change of name
- renew an Outdoors Card and much more

Integrated Address Change
The online integrated address change is a fast and easy way to notify the government for Driver's Licence or Vehicle Permits, Outdoors Cards and Health Cards of your change of address within Ontario. Information needs to be entered only once on the online form and you can choose to notify one or more ministries of your change. Please do not change your address before you move. To access this online service, visit:

www.serviceontario.ca/english/iac/address_change.htm

ServiceOntario Kiosks

You can use one of the 70 ServiceOntario kiosks located throughout the province to access a number of government of Ontario services including: renewing licence plate stickers, ordering personalized licence plates, purchasing driver and vehicle abstracts, paying Ontario provincial court fines, changing your address on your Ontario Health Card or Driver's Licence, and renewing your Outdoors Card.

You need your Visa, MasterCard, American Express or debit card to take advantage of these convenient and easy-to-use machines. ServiceOntario kiosks are available seven days a week at most locations with extended hours of service. You will find ServiceOntario kiosks in major shopping centres, and the Collge Park and Downsview Ontario Government Offices. To find the ServiceOntario kiosk nearest you, contact:

ServiceOntario
1-800-267-8097
TTY: 1-800-268-7095
www.serviceontario.ca

ServiceOntario Publications

ServiceOntario Publications is the largest distributor of government of Ontario information. ServiceOntario Publications is the primary source for distribution and sale of provincial legislation, and is the electronic publisher of laws at:

www.e-laws.gov.on.ca

Online ordering is available through the ServiceOntario Publications at:

1-800-668-9938
TTY: 1-800-268-7095
www.publications.serviceontario.ca

Archives of Ontario

The Archives of Ontario is the primary source of Ontario's documentary memory. The Archives is responsible for managing, storing, conserving, arranging, describing and providing access to the province's irreplaceable documentary history dating back to the 1700s and is held in trust for the public. The Archives currently holds records created by offices of government and the private sector, as well as a growing volume of records in other media (electronic records, film, photographs, video, audio-tapes, maps and drawings).

The records at the Archives of Ontario are used for many kinds of research. People search for information about their ancestors, look at the impact of provincial government policies, find out when a particular company started operation, when a building was built, or how the earliest settlers lived. People can see photographs or maps of their hometown or look at early moving images of a particular region of the province.

One way to access the records at the Archives is through the Archives of Ontario Microfilm Interloan Service. The Microfilm Interloan Catalogue can be found on the Archives' website. Through this site, visitors can also access online exhibits and databases relating to archival records and photographs, and can identify library holdings.

The Archives of Ontario serves researchers daily, in person, in their Reading Room at their new York University location, and by mail, phone, fax and e-mail.

Archives of Ontario
134 Ian Macdonald Blvd.
Toronto ON M7A 2C5

1-800-668-9933
E-mail: reference@archives.gov.on.ca
www.archives.gov.on.ca

Office of the Registrar General of Ontario

The Office of the Registrar General of Ontario is the place to get birth, marriage and death certificates, and register a change of name.

It is important for people to recognize that one of the best ways to halt identity theft is to keep personal documents secure. Individuals are now required to report lost, stolen, found or destroyed certificates. This information will be shared with other programs issuing vital documents. Anyone who finds a birth certificate is required to forward it to the Office of the Registrar General, or deliver it to the police.

Forms to apply for a new birth, death or marriage certificate are available from the ServiceOntario Website (www.serviceontario.ca) or by calling or writing to the:

Office of the Registrar General
PO Box 4600
189 Red River Rd.
Thunder Bay ON P7B 6L8

1-800-461-2156

Ombudsman Ontario

The role of the Ombudsman of Ontario is to investigate complaints about provincial government organizations. Based on the investigation, the Ombudsman may make recommendations to fix a problem. If these are not acted upon, the case may be reported to the Legislature.

The Ombudsman has jurisdiction over all provincial government organizations as an office of last resort. If you have tried without success to fix your problem with a provincial government organization, contact the Ombudsman. Before you do this, you should speak with the organization involved and use any complaint procedure it has, including an appeal to the head of the organization. You can also contact your Member of Provincial Parliament (MPP) representative at Queen's Park. Ombudsman Ontario's services are free and are available in French and English.

An interpreter for services in other languages can be arranged. All complaints are handled in the strictest confidence.

Ombudsman Ontario
1-800-263-1830
TTY: 1-866-411-4211
Fax: 416-586-3485
www.ombudsman.on.ca

Freedom of Information and Protection of Privacy

Personal information about you that is held by the Ontario government is protected under the privacy provisions of the *Freedom of Information and Protection of Privacy Act*. The act ensures that government ministries and agencies collect, use, disclose and dispose of your personal information only with proper legal authority, and that it is accessible only to authorized individuals.

You have a right to access personal information about you that is held by Ontario government ministries and agencies, subject to certain specific exceptions. You also have a right to request that information about you be corrected, if you believe the information is incorrect or misleading.

To find out what records of personal information are maintained by particular government ministries and agencies, consult the Directory of Records, an Ontario publication that is available in local public libraries. The directory describes the organization and types of records maintained by each ministry and agency subject to the act, as well as the telephone number and address of the ministry's or agency's Freedom of Information and Privacy Co-ordinator.

If you have questions about the general operation of the act, or need assistance with how to contact a particular ministry's or agency's Freedom of Information and Privacy Co-ordinator, you can contact the Office of the Chief Information and Privacy Officer.

1-800-268-1142
Fax: 416-327-1449
TTY: 1-800-268-7095
www.accessandprivacy.gov.on.ca

Voting in Ontario

Elections Ontario is a non-partisan agency of the Legislative Assembly of Ontario that administers provincial elections.

To vote in a provincial election in Ontario, you must be a Canadian citizen, a resident of Ontario and at least 18 years of age on election day. Before eligible voters can vote, they must register by having their name and address added to the Voters List. For more information, please contact Elections Ontario:

1-888-668-8683
www.elections.on.ca

Government of Canada

You have a number of options in contacting the Government of Canada for information in English and French, and in other languages via Service Canada.

By Telephone

You can call Service Canada toll-free for information on all federal government programs and services.

1-800-O-Canada (1-800-622-6232) Monday to Friday 8 a.m. - 8 p.m.
TTY: 1-800-926-9105

In Person

You can access information about programs and services offered by the federal government by visiting a Service Canada Access Centre. To find your nearest Access Centre, visit www.ServiceCanada.gc.ca or call 1-800-O-Canada (1-800-622-6232).

Online

You can access information about programs and services offered by the federal government by logging on to the Government of Canada website at:
www.canada.gc.ca

See also the federal seniors' guide, *Services for Seniors: Guide to Government of Canada Services for Seniors and their Families*, available in print and online at:
www.seniors.gc.ca

Seniors Canada Online
Seniors Canada Online is a website for seniors, their families and caregivers, and is a partner in the Collaborative Seniors Portal Network, directly linked with www.seniorsinfo.ca

The site offers a wide range of information for seniors and links to programs, and services from many federal and provincial government departments and non-governmental organizations.

www.seniors.gc.ca

Local Government

Your local government is a key provider of important social, economic and community development activities. Programs available in your area may include seniors' services, health and wellness programs, housing services, recreation, public health, and Ontario Works (social assistance).

To learn more about what municipal services and programs may be available in your area, consult your telephone book or visit www.yourlocalgovernment.com for links (where available) to your municipality.

Community Information Services

Community Information Centres/InformOntario
Community Information Centres offer information on a broad range of services provided by all governments, the non-profit sector, the private voluntary sector, by individuals in the community, and selectively from the business sector.

Individualized information is free, confidential and available to everyone. It is provided by telephone, in person, through correspondence or on the Internet and is available in appropriate languages as required by a particular community.

InformOntario website: www.informontario.on.ca

211 Telephone Information Service
The United Way and InformOntario offer 211, a community information and referral telephone line. When you are looking for community, social, health or government services, dial 2-1-1 for free, confidential information and referral. 211 is a multilingual service offered 24 hours, seven days a week.

The 211 service is available in many parts of Ontario. For more information on the 211 service, visit:

www.211ontario.ca

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1 Aboriginal Seniors

Aboriginal Seniors

"Aboriginal peoples" is a collective name for the original peoples of North America and their descendants. The Canadian constitution recognizes three groups of Aboriginal people: Indians (commonly referred to as First Nations), Métis and Inuit. These are three distinct peoples with unique histories, languages, cultural practices and spiritual beliefs.

This chapter is geared towards providing resources for Aboriginal people in Ontario. Included are programs and services geared towards senior Aboriginal people, access to help and other informational resources. See also other chapters in this guide for additional resources such as Libraries in Active Living.

1.1 Arts, Culture and Heritage

Ontario Arts Council

The Ontario Arts Council (OAC) offers grants and services to professional Ontario-based artists and arts organizations, in support of arts education, community arts, crafts, dance, literature, media arts, multidisciplinary arts, music, theatre and visual arts.

The OAC recognizes the diversity and distinct histories of Aboriginal peoples in Ontario, and has programs designed to support a wide range of Aboriginal artists and art forms in the province. The OAC provides opportunities of arts education projects where Aboriginal artists can engage learners in their language, culture and artistic practices.

The OAC offers the Aboriginal Arts Education Projects which falls into three categories:

- **Learning the Arts** – funds projects where artists engage students of any age, in learning traditional and contemporary artistic skills
- **Aboriginal Languages and Arts Education** – funds art education projects where the primary purpose is passing on Aboriginal languages
- **Aboriginal Culture and Arts Education** – funds art education projects that pass on knowledge and skills of traditional Aboriginal cultures

The 'Aboriginal Artists in Schools' is part of the OAC's Artists in Education Program which supports Aboriginal artists and Elders to work in Ontario schools individually or with a partner to provide arts learning experiences.

Aboriginal artists working in all disciplines are encouraged to apply to any of the OAC programs.

1-800-387-0058
www.arts.on.ca

Canada Council for the Arts

Canada Council for the Arts believes that artistic expression is at the heart of Aboriginal culture. The development of programs that meet the particular needs of Aboriginal artists is a priority of the Canada Council, with dedicated programs in all arts disciplines such as media arts, dance, visual arts, music, theatre and writing and publishing.

The Aboriginal Arts Office collaborates with all arts disciplines sections within the Canada Council to support Aboriginal artistic practices. The Canada Council provides grants and services to qualifying professional Canadian artists and arts organizations through a competitive peer assessment process.

The Elder/Youth Legacy program was created to offer program funding to Aboriginal organizations that wish to work with Aboriginal Elders and youth on a project basis, encompassing all forms of contemporary or traditional arts practices. Through this program, Aboriginal arts organization can help Elders pass on their legacy of artistic practice to the next generation.

The Aboriginal Peoples Collaborative Exchange program assists individual Aboriginal artists or art groups and organizations to travel to other Aboriginal communities to share traditional or contemporary artistic practices that will contribute to their own artistic practice and foster unique artistic relationships and networks.

1-800-263-5588
www.canadacouncil.ca/grants/aboriginal

Indian and Northern Affairs Canada Art Gallery

The Indian and Northern Affairs Canada Art Gallery features works of art from the Indian and Northern Affairs Art Collection, and is managed by the Indian and Inuit Art Centre. The Art Centre also includes an Acquisition Program, Art Lending Program, and a Resource Library of Indian and Inuit art documentation.

The Art Collection at the Gallery represents works of art by Canadian First Nations, Inuit and Métis artists. The collection consists of over 4,000 works of art, including regional representation from prominent, mid-career and emerging artists, of all major art media forms such as basketry, beadwork, carvings, ceramics, drawings, paintings, photography, sculptures and textiles.

1-800-567-9604
www.ainc-inac.gc.ca/ach/ac

Indian Status

Recognition by the federal government of persons registered under the *Indian Act* is referred to as Registered Indian Status.

Status Indians are entitled to a wide range of programs and services offered by federal agencies, provincial governments and the private sector.

The Indian Register is the official record identifying all Status Indians in Canada, according to the terms of the *Indian Act*. The rights and benefits available to Status (also known as 'Registered') Indians may include on-reserve housing benefits, education and exemption from federal, provincial and territorial taxes in specific situations. Knowing what programs and policies apply to you may be difficult. Social legislation varies across the provinces and territories as do the services available to Aboriginal people. What you are eligible for depends largely on where you live.

To find out if you are eligible for Indian Status and how to apply, or to find out more information about what rights and benefits are available to you, please contact:

Indian and Northern Affairs Canada
1-800-567-9604
TTY: 1-866-553-0554
www.ainc-inac.gc.ca/br/is

Canadian Aboriginal Writing Challenge

The Historica-Dominion Institute, which is the largest independent organization dedicated to Canadian history, identity and citizenship, hosts an annual Canadian Writing Challenge competition. This national storytelling initiative is designed to educate Canadians about the defining moments in history that have shaped the country from the perspective of Aboriginal youth. They are challenged to write an original short story or creative piece about an important moment in Aboriginal history. The short stories are reviewed by an advisory committee made up of Aboriginal authors and leaders.

The Historica-Dominion Institute can be contacted at:
1-866-701-1867
www.historica-dominion.ca

Aboriginal Multi-media Society

The Aboriginal Multi-media Society is a website-based directory of Aboriginal links and resources giving online access to Canadian Aboriginal newspapers and radio stations, as well as numerous Aboriginal links ranging from arts and artists, cultural and community events, through to health and veteran information.

www.e-ammsa.com

Tourism

The Ontario Tourism Marketing Partnership Corporation, is a government agency partnered with Ontario tourism operators. It provides a wealth of information on 'themed' travel destinations that celebrate Aboriginal culture, history and traditions.

- **Pow Wows** offer opportunities to watch traditional dance; listen to songs about warriors, honour and social life passed down by the Elders; hear the songs without words that originated so different tribes could sing together; and sample traditional foods
- **History Lives Today** themed destinations of longhouses, teepees and spiritual sites all geared to trace and better understand the history of Southwestern Ontario's Aboriginal peoples
- **Aboriginal Legends** to discover great spirits, learn about the Aboriginal perspective and embrace the enduring reverence for the earth, wind and sky in many of Ontario's spectacular settings
- **Aboriginal Places and Events** to experience time-honoured traditions and Aboriginal celebrations while learning of the history and culture of Ontario's Aboriginal peoples

Ontario Tourism Marketing Partnership
1-800-ONTARIO (1-800-668-2746)
www.ontariotravel.net
(click on Things to Do/Aboriginal)

1.2 Health

National Aboriginal Health Organization

The National Aboriginal Health Organization (NAHO) is an Aboriginal-designed and controlled body committed to influencing and advancing the health and well-being of Aboriginal peoples.

First Nations, Inuit, and Métis Elders are integral to the NAHO's conferences, regional gatherings and other events. The Elders play a vital role as participants, performing ceremonies, making presentations, or providing guidance.

NAHO is guided by five main objectives:

- To improve and promote Aboriginal health through knowledge-based activities
- To promote an understanding of the health issues affecting Aboriginal peoples
- To facilitate and promote research on Aboriginal health and develop research partnerships
- To foster the participation of Aboriginal peoples in delivery of health care
- To affirm and protect Aboriginal traditional healing practices

NAHO's work is strengthened by its three centres which each focus on the distinct needs of their respective populations and promoting culturally relevant approaches to health care.

For helpful links and information on various health topics and resources, all of the following centres can be reached at 1-877-602-4445.

The First Nations Centre
www.naho.ca/firstnations

The Inuit Tuttarvingat
www.naho.ca/inuit

The Métis Centre
www.naho.ca/metiscentre

Aboriginal Healing & Wellness Strategy

The Aboriginal Healing & Wellness Strategy is a policy and service initiative that brings together Aboriginal Organizations and the Government of Ontario in a unique partnership to promote health and healing among Aboriginal people, in an effort to address poor health status and family violence in Aboriginal communities.

Aboriginal Health is holistic and includes the physical, mental, emotional, spiritual and cultural aspects of life. Through this understanding, a vision of healing and wellness which balances the body, mind, emotion and spirit, is promoted throughout the healing continuum. The goal of the Strategy is to foster improvements in the health and well-being of Aboriginal individuals, families, communities and nations through:

- Provision of equitable access to primary health and healing services and programs, including prevention, treatment and support, that are culturally appropriate and competent
- Building on the strengths and enhancing the capacities of Aboriginal communities
- Promotion of equitable, violence-free relationships and healthy environments

Some of the services available are:

Aboriginal Health Access Centres which offer culturally-appropriate primary care to Aboriginal families throughout the province. Programs may include pre- and post-natal care, nutrition, health education, disease prevention, counselling and traditional healing.

Healing Lodges which offer traditional healing approaches to address the underlying impacts of physical, mental and emotional abuse, sexual assault, and family dysfunction.

Women/Family Shelters are located in a number of locations to provide safe, short-term residences for women and their children who are seeking safety from partners or families. Programming may include services such as follow-up/aftercare and support, and education to prevent violence. For more information and links to these and all the programs and services funded by the Strategy, please contact:

Aboriginal Healing & Wellness Strategy
416-326-6905
www.ahwsontario.ca/programs/progcont.html

Please also see the Health and Wellness Chapter for additional resources.

Assisted Living Program

Indian and Northern Affairs Canada's (INAC) Assisted Living program helps First Nations people with functional limitations (because of age, health problems or disability), to maintain their independence and live in conditions of health and safety.

There are three components to the Assisted Living Program:

- In-home care, which provides homemaker services
- Foster care, which provides supervision and care in a family setting
- Institutional care, which provides services in Type I and II institutions (Type I is residential care for individuals requiring only limited supervision and assistance with their daily living activities for short periods of time each day while Type II is extended care for individuals requiring some personal care on a 24-hour basis, under medical and nursing supervision.)

The program is administered by First Nations officers who assess the financial and social needs of individuals. For further information on the Assisted Living Program in your community or to contact the INAC regional office nearest you, please contact:

1-800-567-9604
TTY: 1-866-553-0554
www.ainc-inac.gc.ca/hb/sp/alp-eng.asp

Friendship Centres

The Ontario Federation of Indian Friendship Centres is a provincial Aboriginal organization administering various programs which are delivered by 27 member Friendship Centres across the province.

The Centres are a resource for community services in areas such as health, justice, family support, employment and training. They are available to respond to thousands of Aboriginal people requiring culturally-sensitive and culturally-appropriate services in urban communities.

Ontario Federation of Indian Friendship Centres
416-956-7575
www.ofifc.org/ofifchome/page/OfficeList.htm

Life Long Care Program

The Life Long Care Program is a service offered by the Ontario Federation of Indian Friendship Centres for the purpose of providing community support services to urban Aboriginal people who are physically disabled, chronically ill, or who are frail/elderly.

The specific services offered include:

- Congregate Dining (provides transportation, a nutritious meal and social activity)

- Transportation (to medical appointments, shopping, various social activities and programs)
- Home Maintenance and Repair
- Friendly Visiting (provides a one-to-one visit with an isolated senior)
- Security Checks/Reassurance
- Adult Day Care
- Caregiver Support and Counselling

To determine if you or your family member are eligible to be a Life Long Care client, or to find more information about this service, please contact your local Friendship Centre or the Ontario Federation of Indian Friendship Centres at:

416-956-7575
www.ofifc.org/ofifchome/page/programs

Aboriginal Diabetes Programs

Diabetes is a key public health concern for Aboriginal people. The rate of diabetes among Aboriginal people in Canada is 3 to 5 times higher than that of the general population.

There are many Aboriginal organizations that are working to raise the awareness about diabetes and offer programs and services for those affected by diabetes. These programs work towards health promotion and prevention, as well as screening and treatment services that are community based and culturally appropriate.

- **National Aboriginal Diabetes Association** (NADA) works with individuals, families and communities to access resources for diabetes prevention, education and research. For a listing of diabetes and health-related links, please contact:

  1-877-232-NADA (6232)
  E-mail: diabetes@nada.ca
  www.nada.ca/resources/links

- **Northern Diabetes Health Network** (NDHN), through its network of Northern Ontario Diabetes Programs, provides on-site as well as outreach diabetes services and education to adults, many of whom are Aboriginal Elders, in 176 communities across Northern Ontario. These services are provided by health care professionals with an expertise in diabetes. They also provide staff training and other support services to health care workers, schools and other organizations across Northern Ontario.

- The NDHN also has a Northern Ontario Initiative which funds community-led diabetes activities as well as training opportunities in Aboriginal communities. Elders are encouraged to talk to their community or off-reserve Aboriginal organization health leaders to see which NDHN-funded prevention or management activities are available or are being planned. If desired activities are not available, Elders are encouraged to work with their health leaders to submit a project idea for funding consideration. Additional information and details of services can be found by contacting:

  1-800-565-3470
  www.ndhn.com/diabetesPrograms-aboriginal.html

- **Canadian Diabetes Association** has a presence in over 150 communities across the country. Each community offers a unique range of programs and services. Information about the facts of diabetes, living with diabetes, day-to-day management, nutrition, insulin and medications, along with details of the various programs and resources, please contact:

  1-800-BANTING (226-8464)
  www.diabetes.ca/get-involved/community

Substance Abuse and Treatment

Some First Nations people and Inuit face challenges with alcohol, tobacco and other drugs that harm their daily lives. Health Canada gives funds to First Nations and Inuit communities for setting up and running treatment programs to help individuals and families who are affected by substance use or abuse problems.

The treatment components consist of: Crisis Intervention; Assessment; Individual Treatment Planning; Individual and Group Counselling; Cultural Activities; Recreational Therapy; Life Skills; Outpatient Services; and Follow-up.

For the Directory of Treatment Centres in Ontario, please contact:

613-952-0087
www.hc-sc.gc.ca (click on First Nations, Inuit & Aboriginal Health; then click on Substance Use & Treatment of Addictions)

Non-Insured Health Benefits for First Nations and Inuit

Health Canada provides eligible First Nations people and Inuit with a specified range of medically necessary health-related goods and services when they are not covered through private insurance plans or provincial/territorial health and social programs.

Non-Insured Health Benefits (NIHB) may include prescription drugs, over-the-counter medication, medical supplies and equipment, short-term crisis counselling, dental and vision care, and medical transportation. To support First Nations people and Inuit in reaching an overall health status that is comparable with other Canadians, the NIHB Program provides coverage for a limited range of these goods and services.

For further information on the various types of non-insured health benefits, who is eligible and how to access them, please contact:

1-800-640-0642
www.hc-sc.gc.ca (click on First Nations Inuit & Aboriginal Health; then click on Non-Insured Health Benefits)

Long-Term Care Homes

Wikwemikong Nursing Home
2281 Wikwemikong Way
P.O. Box 114
Wikwemikong ON P0P 2J0
705-859-3107

Iroquois Lodge Nursing Home
Chiefswood Rd.
P.O. Box 309
Oshweken ON N0A 1M0
519-445-2224

Tsi Ion Kwa Nonh So: Te
70 Kawehnoke Rd.
Akwesasne ON K6H 5R7
613-932-1409

Aboriginal Hospice Palliative and End-of-Life Care

Hospice palliative care is whole-person health care that aims to relieve suffering and improve the quality of living and dying. This type of care is appropriate for any patient and/or family living with, or at risk of developing, a life-threatening illness due to any diagnosis, with any prognosis, regardless of age, and at any time they have unmet expectations and/or needs.

The Canadian Hospice Palliative Care Association is the national voice for Hospice Palliative Care in Canada. In addition to offering information on the availability of hospice palliative care services and programs across Canada, they also offer resources on a number of topics of interest to individuals providing end-of-life care to an Aboriginal person and their family.

- **Aboriginal Resource Commons** which is organized into categories and sub-categories ranging from Education, Health Policy, Symptom Assessment and Management (including pain), Preparation for Death, Spiritual Care to Grief and Bereavement
- **Aboriginal Palliative Care Resource List**
- **Caring for the Terminally Ill: Honouring the Choices of the People** - a book that can be viewed online, designed to support Aboriginal people and their caregivers in rural and remote communities living with life-threatening illness

For more information about the resources and services that hospices can provide, please contact:

Canadian Hospice Palliative Care Association (Aboriginal)
1-800-668-2785
www.chpca.net/interest_groups/aboriginal_issues_ig.html

1.3 Housing

Canada Mortgage and Housing Corporation

As Canada's national housing agency, Canada Mortgage and Housing Corporation (CMHC) is committed to finding innovative solutions to create easier access to housing and improve housing conditions on and off-reserve.

The CMHC hosts numerous First Nations, Métis and Inuit Programs and Initiatives to assist Aboriginal peoples with some being specifically geared for seniors.

The Residential Rehabilitation Assistance Program On-Reserve offers financial assistance to Band Councils and Band members to repair substandard homes to a minimum level of health and safety and to improve the accessibility of housing for disabled persons. Households who have a limited income may be eligible to receive funding if their house is a minimum of five years old and lacks basic facilities or is in need of major repair in one or more of the following categories: Structural; Electrical; Plumbing; Heating; or Fire Safety.

See also Financial Assistance Programs in the Housing Chapter.

More information and to determine your eligibility on these and many other programs and resources pertaining to Aboriginal Housing through CMHC, please contact:

1-800-668-2642
www.cmhc.ca/en/ab

Ministry of Aboriginal Affairs – Housing Resources

One of the mandates of the Ministry of Aboriginal Affairs is to help Aboriginal people to access Ontario government programs, services and information. There are many links on the website below, that list resources and services pertaining to Aboriginal and affordable housing for families and seniors.

1-866-381-5337
www.aboriginalaffairs.gov.on.ca/english/services/housing.asp

1.4 Canada Revenue Agency

Aboriginal people are subject to the same tax rules as other Canadian residents unless their income is eligible for the tax exemption under section 87 of the *Indian Act*.

Status Indians and Northern Residents may be eligible for tax benefits related to income tax, the goods and services tax/harmonized sales tax (GST/HST) and excise taxes.

For additional information regarding these topics, as well as access to forms and publications that Aboriginal peoples may need, please contact:

Canada Revenue Agency
1-800-959-8281
www.cra-arc.gc.ca/brgnls

1.5 Aboriginal Policing

The Aboriginal Policing Bureau of the Ontario Provincial Police (OPP), provides policing assistance to Aboriginal communities and supports First Nations Police Services. The OPP focuses on safe and sustainable community development through the training of officers and partners to meet the unique needs of First Nations Communities. The training initiatives target areas such as suicide prevention and community wellness.

For more information, or to contact the OPP, please call:

Police Service: 1-888-310-1122
General Information: 705-329-6111
www.opp.ca
In an Emergency, call 9-1-1, (where available)

The Royal Canadian Mounted Police (RCMP) has maintained a rich and evolving relationship with Canada's Aboriginal peoples. Over 130 years ago, the "North West Mounted Police" was created to serve and protect Western Canada and were dependant on Aboriginal people as guides. Aboriginal people now comprise a significant percentage of both RCMP employees and clients.

A priority of the RCMP is to contribute to the health and safety of Aboriginal communities by developing community capacity to prevent crime through social development and the ongoing delivery of culturally appropriate policing services.

For more information, or to contact the RCMP, please call:

613-993-7267
www.rcmp-grc.gc.ca/aboriginal-autochtone/index-eng.htm
In an Emergency, call 9-1-1, (where available)

1.6 Additional Resources

Aboriginal Canada Portal
1-888-399-0111
www.aboriginalcanada.gc.ca

Chiefs of Ontario
416-597-1226
www.chiefs-of-ontario.org

Indian and Northern Affairs Canada
1-800-567-9604
TTY: 1-866-553-0554
www.ainc-inac.gc.ca

Inuit Tapiriit Kanatami
(National Voice of Canada's Inuit)
1-866-262-8181
www.itk.ca

Métis Nation of Ontario
1-800-263-4889
www.metisnation.org

Ministry of Aboriginal Affairs
1-866-381-5337
www.aboriginalaffairs.gov.on.ca/english/services/seniors.asp

Ontario Seniors' Secretariat
1-888-910-1999 (Seniors' INFOline)
TTY: 1-800-387-5559
www.ontarioseniors.ca

Seniors' Info - Aboriginal Services
1-866-433-3323
www.seniorsinfo.ca/en/categories/641

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2 Active Living

2.1 Community Activities

For information about culture, recreation and social activities in your community, check with local community and seniors' centres, community information centres, cultural centres, places of worship, local department of Parks and Recreation and service clubs in your area (e.g., YMCA, Rotary, Lions, Royal Canadian Legion) listed in the White Pages of your telephone book, or the community listings in your local newspaper.

"Pursuing Life's Best After Retirement"

The Ontario government has bundled information and services around key life events, such as "Pursuing Life's Best After Retirement". Each bundle brings together in one place information on the subject. From this site, you can find information about the Arts, Community Involvement, Volunteering, Family History, Finding a Job, Learning Opportunities, The Outdoors, and Recreation and Travel.

For information, visit the "Life Events" section at the Government of Ontario website:

ServiceOntario
1-888-745-8888
www.ontario.ca

Public Libraries

Ontario has an extensive public and Aboriginal library network, which provides many services to seniors and their families in a welcoming, accessible and friendly atmosphere, including:

- Internet access through computer workstations and Internet training
- Reference materials, in both paper and electronic forms
- Reference services by trained librarians
- Lending of books, magazines, compact discs, cassette tapes, videos and films
- Workshops on health and leisure topics, social activities, book clubs

Librarians are available to answer questions, request books and other materials through the inter-library loan system and help you use the computer workstations.

For the library nearest you, check your telephone book under the keyword "Libraries" or visit the "Index of Public Libraries" website at:

www.culture.gov.on.ca/english/library/oplweb.htm

2.2 Arts

The arts entertain, educate and strengthen the economy. From theatres to museums, festivals to art galleries and from music to dance Ontario's arts and culture scene attract travellers from across Canada and around the world.

Many arts organizations have seniors' rates, programs or teaching opportunities.

Community Arts Ontario

Community Arts Ontario is a provincial service organization comprised of arts service organizations, cultural centres, community arts councils, municipalities, artists and public supporters.

You can visit their website or contact them directly for an extensive list of arts organizations from across Ontario.

Community Arts Ontario
401 Richmond St. W., Ste. 354
Toronto ON M5V 3A4

1-800-806-2302
E-mail: cao@communityartsontario.ca
www.communityartsontario.ca

Ontario Arts Council

The Ontario Arts Council (OAC) was established to foster the creation and production of art for the benefit of all Ontarians. The OAC is directed by 12 volunteer board (council) members who come from communities throughout the province. The OAC offers grants and services to professional Ontario-based artists and arts organizations, in support of arts education, community arts, crafts, dance, literature, media arts, multidisciplinary arts, music, theatre and visual arts.

For more information on the OAC and their granting programs, please contact:

1-800-387-0058
www.arts.on.ca

2.3 Heritage

Many heritage organizations have seniors' rates, programs or teaching opportunities.

Canadian Heritage

Canadian Heritage is responsible for national policies and programs that promote Canadian content, foster cultural participation, active citizenship and participation in Canada's civic life, and strengthen connections among Canadians.

Canadian Heritage's website is one-stop web access to government Culture, Heritage and Recreation programs and services. If you are looking for government grant programs, learning resources online services, events, or news and publications, this is the place to start.

Canadian Heritage
15 Eddy St.
Gatineau QC K1A 0M5

1-866-811-0055
TTY: 1-888-997-3123
E-mail: info@pch.gc.ca
www.pch.gc.ca

Ontario Heritage Tool Kit

The Ontario Heritage Tool Kit is a series of guides that explain different aspects of the Ontario *Planning Act*, the *Ontario Heritage Act*, and related programs.

These guides have been designed to clarify the heritage process in Ontario:

- Your Community, Your Heritage, Your Committee
- Heritage Property Evaluation
- Designating Heritage Properties
- Heritage Conservation Districts
- Heritage Resources In The Land Use Planning Process

To view these guides online, or to obtain a hardcopy of one or all of these titles, please contact:

1-800-668-9938
www.culture.gov.on.ca/english/heritage/Toolkit/toolkit.htm

Ontario Heritage Trust

Ontario Heritage Trust advises the government on the conservation, protection and preservation of Ontario's heritage – from buildings and natural heritage sites to collections and archaeological discoveries. The Trust also acquires holds and maintains properties in trust for the people of Ontario. In addition, the Trust works with communities to promote heritage through the Heritage Community Recognition Program and the popular Doors Open Ontario program.

10 Adelaide St. E.
Toronto ON M5C 1J3
416-325-5000
Fax: 416-325-5071

E-mail: general-inquiries@heritagetrust.on.ca
www.heritagefdn.on.ca

Ontario Museum Association

Discover Ontario's community museums and programs.

50 Baldwin St.
Toronto ON M5T 1L4
416-348-8672

Fax: 416-348-0438
E-mail: communications@museumsontario.com
www.museumsontario.com

Ontario Historical Society

Find out about historical societies and the community stories they hold.

34 Parkview Ave.
Toronto ON M2N 3Y2
416-226-9011

Fax: 416-226-2740
www.ontariohistoricalsociety.ca

Multicultural History Society

The Society is committed to bringing to a wide public audience the positive aspects of living in a multi-ethnic province.

43 Queen's Park Cres. E.
Toronto ON M5S 2C3
416-979-2973

Fax: 416-979-7947
E-mail: mhso.mail@utoronto.ca
www.mhso.ca

2.4 Family History

If you are interested in exploring your family history, contact these government and community organizations to assist you with your research:

The Archives of Ontario
134 Ian Macdonald Blvd.
Toronto ON M7A 2C5

1-800-668-9933
E-mail: reference@ontario.ca
www.archives.gov.on.ca

Canadian Genealogy Centre
Library and Archives Canada
395 Wellington St.
Ottawa ON K1A 0N4

1-866-578-7777
TTY: 1-866-299-1699
Fax: 613-995-6274
www.collectionscanada.gc.ca/genealogy/index-e.html

Ontario Genealogical Society
40 Orchard View Blvd., Ste.102
Toronto ON M4R 1B9

416-489-0734
Fax: 416-489-9803
www.ogs.on.ca

Canada 150 Project

Canada 150 is a national, not-for-profit campaign to celebrate Canada's 150th birthday in 2017 by encouraging the recording and collecting of life stories, family and community histories. The goal of the project is to collect 1.5 million long and short stories, making it the largest history gathering project in Canadian History.

The objective of the Canada 150 program is to:

- retain our wealth of oral and written history for future generations
- provide a family legacy for future generations
- improve understanding within families and communities through the mutual exchange of stories
- enhance Canadian unity through a sense of national pride and a celebration of the contributions of Canadians from diverse cultural and linguistic backgrounds
- provide a rich primary resource of Canadian History for future research

The Canada 150 project will officially start on July 1st, 2012 – when we will have five years to help collect, share and preserve 1.5 million memories and stories. If you want to learn more about how you and your family can help to celebrate our country's storied past and preserve Canada's and your own family heritage, please visit:

www.canada150.com

2.5 Provincial Attractions

Art Gallery of Ontario

The Art Gallery of Ontario has over 79,000 works in its collection, which spans from 100 A.D. to the present era. As one of Canada's most distinguished art museums, the AGO organizes and hosts a wide spectrum of major exhibitions. Collections and program areas include: African/Oceanic, Canadian, Contemporary, European, Photography, Prints and Drawings, and Education. Both art experts and novices make new connections to art through interactive media, art making, feedback stations and discussion forums. Seniors' rates are available.

Art Gallery of Ontario
317 Dundas St. W.
Toronto ON M5T 1G4

1-877-225-4246
www.ago.net

McMichael Canadian Art Collection

The McMichael Canadian Art Collection offers its visitors a unique and truly Canadian experience. From the art within its walls to the surrounding landscape, the McMichael is an ideal gallery for an introduction to Canada's art, its peoples, their cultures and their history. Enjoy a wide array of exhibitions, programs and events. Seniors' rates are available.

McMichael Canadian Art Collection
10365 Islington Ave.
Kleinburg ON L0J 1C0

1-888-213-1121
E-mail: info@mcmichael.com
www.mcmichael.com

Ontario Science Centre

The Ontario Science Centre is designed to delight, inform and challenge visitors through engaging and thought-provoking experiences in science and technology. There are a variety of activities available for people of all ages, including IMAX films and the Café Scientifique. Seniors' rates are available.

Ontario Science Centre
770 Don Mills Rd.
Toronto ON M3C 1T3

1-888-696-1110
E-mail: webmaster@osc.on.ca
www.ontariosciencecentre.ca

Royal Botanical Gardens

The Royal Botanical Gardens is a living museum which promotes public understanding of the relationship between the plant world, humanity and the rest of nature. In addition to the formal gardens and green space the Gardens hosts close to 250 courses, workshops and activities each year. From alternative gardening to bird watching, and healthy herbs to fantastic floral designs, the courses offer something for everyone at every level of experience. Seniors' rates are available.

Royal Botanical Gardens
680 Plains Rd. W.
Burlington ON L7T 4H4

1-800-694-4769
E-mail: info@rbg.ca
www.rbg.ca

Science North

Science North is a science centre and family attraction with numerous exhibits, an IMAX theatre, a butterfly gallery, planetarium, a 4D bush plane adventure and seasonal boat tours. Seniors' rates are available.

Science North
100 Ramsey Lake Rd.
Sudbury ON P3E 5S9

1-800-461-4898
E-mail: contactus@sciencenorth.ca
www.sciencenorth.ca

Royal Ontario Museum

The Royal Ontario Museum's collection showcases both natural history and world cultures. In addition to numerous permanent galleries, the ROM showcases a variety of changing special exhibitions. Seniors' rates are available.

Royal Ontario Museum
100 Queen's Park
Toronto ON M5S 2C6

416-586-8000
www.rom.on.ca

Ontario Place

Ontario Place is a cultural, leisure and entertainment park, which extends throughout three man-made islands along the Lake Ontario waterfront. The park includes rides and a water park, special events, festivals, restaurants, the Molson Amphitheatre and the CINESPHERE theatre. Seniors' rates are available.

Ontario Place
955 Lake Shore Blvd. W.
Toronto ON M6K 3B9

1-866-ONE-4-FUN
E-mail: info@ontarioplace.com
www.ontarioplace.com

Fort William Historical Park

Fort William Historical Park is a leading heritage and cultural attraction that allows people to experience northern hospitality, be entertained, and conduct business - just like we did two hundred years ago. With over 42 buildings on 25 acres, Fort William offers a rich tapestry of fur trade life, touching upon a wide variety of topics, from exploration to culture and crafts, medicine to business, domestic life to agriculture. Seniors' rates are available.

Fort William Historical Park
1350 King Rd.
Thunder Bay ON P7K 1L7

807-473-2347
Fax: 807- 473-2327
E-mail: info@fwhp.ca
www.fwhp.ca

Huronia Museum and Ouendat Village

Huronia Museum is home to over 1,000,000 artifacts. The museum's collection grows every year with new donations arriving almost daily. Visit the on-site historical Ouendat village which represents what life was like between AD 1500-1600. View local art exhibits, native crafts and gifts, and art and film shows. Seniors' rates are available.

Huronia Museum and Ouendat Village
549 Little Lake Park
P.O. Box 638
Midland ON L4R 4P4

416-526-2844
E-mail: info@huroniamuseum.com
www.huroniamuseum.com

Niagara Parks Commission

Niagara Parks is a world-famous nature and entertainment park centred around the magnificent Niagara Falls. Through various trails enjoy outdoor recreation and wilderness, parks, gardens and historical sights. Other entertainment includes various attractions, dining, shopping, special events and golf.

The Niagara Parks Commission
Oak Hall Administrative Office
P.O. Box 150
7400 Portage Rd. S.
Niagara Falls ON L2E 6T2

905-356-2241
E-mail: npinfo@niagaraparks.com
www.niagaraparks.com

2.6 Sport and Recreation

Active Ontario

Getting active is easier than you think! All it takes is the equivalent of 30 minutes of brisk daily walking. Active Ontario is your one-stop source of information on increasing physical activity in Ontario. This website provides tools and resources on active living, including:

- Target Heart Rate Chart
- Body Mass Index Calculator
- Pedometer Challenge
- Resource Locator

To learn more about physical activity visit www.active2010.ca

Canada's Physical Activity Guide to Healthy Active Living for Older Adults

Canada's Physical Activity Guide to Healthy Active Living for Older Adults serves as a road map for older adults – explaining why physical activity is important, offering tips and easy ways to increase their physical activity and stating how much is needed to maintain good health and improved quality of living in later life. For a copy of the guide, or for more contact:

1-888-334-9769
www.phac-aspc.gc.ca/pau-uap/paguide/older/index.html

Older Adult Centres

Older Adult Centres, also known as seniors' centres, are community facilities that provide a variety of activities and services in response to the needs of the local older adult population. Centres can be found all across Ontario and provide a wide range of social, recreational and educational activities and programs for older adults.

To locate an Older Adult Centre in your community:

- Contact your local Community Information Centre
- Check with your local Parks and Recreation Department (listed in your telephone book under "Parks and Recreation"), or
- Contact the Older Adult Centres' Association of Ontario:
  1-866-835-7693
  E-mail: lbloom@oacao.org
  www.oacao.org

Ontario Senior Games

The Ontario Senior Games, known as Actifest (summer) and Winterfest (winter), are multi-event provincial competitions in various sports and activities for adults aged 55 and older. Actifest and Winterfest are each held every two years in alternating years. Participants qualify by winning competitions held in 39 districts throughout the province.

For more information about the games, or to find out how you can become a participant, contact:

Ontario Senior Games Association
3 Concorde Gate, Ste. 310
Toronto ON M3C 3N7

1-800-320-6423
Fax: 416-426-7226
www.ontarioseniorgames.ca

Provincial Sport Organizations

Provincial sport organizations train coaches and officials, coordinate regional and provincial championships, expand the base of participation and assist athletes. Many provincial sport organizations provide programming for seniors. The Sport Alliance of Ontario assists individuals and organizations interested in supporting sport and recreation throughout Ontario. Their website provides a list of provincial sport organizations under the "Links" section.

Sport Alliance of Ontario
3 Concorde Gate
Toronto ON M3C 3N7

416- 426-7000
Fax: 416-426-7481
www.sportalliance.com

2.7 The Outdoors

Ontario Parks

Whether it's spectacular scenery, hiking trails, historical sites or sandy beaches you're looking for, you'll find it all in Ontario's provincial parks.

Discounts for Seniors and Persons with Disabilities
Ontario Parks offers reduced camping and day-use fees to encourage Ontario residents over the age of 65 and persons with physical disabilities to take advantage of provincial park facilities, activities and services.

Facilities
Ontario Parks offers a variety of accessible facilities, making it possible for people in wheelchairs, or with visual or other impairments to enjoy the natural environment.

Most picnic areas, campsites and some self-guided trails or boardwalks in provincial parks are designed to accommodate a wheelchair and other mobility aids. Comfort stations in many parks include railings and seats in larger shower stalls, and lower nozzles with hand adaptors.

Recreational Vehicles
With over 15,000 car-camping sites, there are plenty of provincial park campsites that will accommodate recreational vehicles (RVs). Electrical hook-ups and trailer dumping stations are available in most parks. Only one RV is permitted per campsite.

When making a camping reservation by telephone, be sure to tell the call-centre operator the size of your RV. The sizes of individual campsites are indicated on the campground maps on the Ontario Parks Website, so when making a reservation via the website, you can determine whether or not the campsite you're looking at will accommodate your RV.

Campsite Reservations
Reservations for camping are recommended and may be made using the Ontario Parks reservation Website at www.ontarioparks.com or by calling 1-888-ONT-PARK (1-888-668-7275) between 7 a.m. and 11 p.m. daily. You can reserve a site up to five months in advance. There is a non-refundable fee for making a telephone or website reservation.

When making a telephone reservation, please advise call-centre operators of your eligibility for the Ontario Seniors or Ontario Disabled Persons discounts. Call-centre staff may be able to help you reserve a site close to an accessible comfort station, or possibly suggest another park that would better suit your needs.

Information about park opening and closing dates, fees and how to make a reservation can be found in the Ontario Parks Guide, available at:

- provincial park offices
- ServiceOntario centres
- Ontario Travel Information Centres
- 1-800-ONTARIO (1-800-668-2746)

Ontario Tourism
English: 1-800-ONTARIO
(1-800-668-2746)
French: 1-800-268-3736
www.ontariotravel.net

Ontario Parks
1-888-ONT-PARK
(1-888-668-7275)
www.OntarioParks.com

Ministry of Natural Resources
1-800-667-1940
TTY: 1-866-686-6072
www.mnr.gov.on.ca

Conservation Ontario

Conservation Ontario is a network of Conservation Authorities with over 250 conservation areas offering a variety of recreational and education outdoor activities such as birding, hiking, camping, canoeing and interpretive centres.

For a listing of the conservation areas and their activities, your local Conservation Authority is listed in your telephone book under "Conservation Areas." Or consult the Conservation Ontario's publication *Your Guide to Conservation Areas in Ontario*, available in print or online.

Conservation Ontario
120 Bayview Pkwy.,
P.O. Box 11
Newmarket ON L3Y 4W3

905-895-0716
E-mail: info@conservation-ontario.on.ca
www.conservation-ontario.on.ca

Parks Canada

Parks Canada protects and presents nationally significant examples of Canada's natural and cultural heritage, including National Parks, National Historic Sites and National Marine Conservation Areas, some of which are located in Ontario.

Parks Canada National Office
25-7-N Eddy St.
Gatineau QC K1A 0M5
1-888-773-8888
TTY: 450-505-8302
E-mail: information@pc.gc.ca
www.pc.gc.ca

Parks Canada Campground Reservation Services
1-877-RESERVE (1-877-737-3783)
TTY: 1-866-787-6221
www.pccamping.ca

2.8 Fishing and Hunting in Ontario

Fishing

Most Canadians need a licence to fish in Ontario. Fishing licences are sold by more than 2,000 licence issuers across Ontario, with all sales revenue used to manage the resource.

An Ontario Outdoors Card is a plastic, wallet-sized identification card to which your Ontario fishing licence tag is affixed. You need an Ontario-issued Outdoors Card if:

- you are a resident of Canada
- you are at least 18 years old but have not reached your 65th birthday
- and you want to fish in Ontario

If you are 65 years of age or older, or a Canadian resident with a disability (as defined by the *Fish and Wildlife Conservation Act*), you are not required to obtain an Outdoors Card or a fishing licence to fish in Ontario.

However, people who are exempt from obtaining an Outdoors Card and fishing licence have the same rights and responsibilities as those who have purchased a fishing licence, and must abide by all regulations, including catch and possession limits.

Hunting

If you wish to hunt in Ontario, you must have a licence valid for the species or group of species you are hunting and you must carry the licence and any validation tags with you while hunting. You must show the licence to a Conservation Officer if asked to do so. There are some special regulation provisions for seniors or disabled persons associated with hunting. For more information, please refer to the Hunting Regulations provided by the Ministry of Natural Resources.

A complete and valid licence to hunt consists of an Outdoors Card plus the required hunting licence tags (affixed to the back of your Outdoors Card) plus any applicable paper hunting licences and game seals and/or validation tags. One-year hunting licence tags are available from licence issuers located throughout Ontario.

Ministry of Natural Resources
Outdoors Card Centre
1-800-387-7011
www.outdoorscard.mnr.gov.on.ca/english/oc_initial.asp

2.9 Things to See and Do In Ontario

Ontario Travel and Tourism Information

There are many resources available to those wishing to travel in Ontario, whether you wish to take a quick day trip or explore the entire province.

You can view these publications either online at www.ontariotravel.net, in print at one of the province's Travel Information Centres or you can request a copy by contacting:

Ontario Travel and Tourism Information
English: 1-800-ONTARIO (1-800-668-2746)
French: 1-800-268-3736
TTY: 416-314-6557
www.ontariotravel.net

Travel Information Centres

Visit one of the Ontario Travel Information Centres and let them help you customize an Ontario itinerary as unique as you are. Speak with travel experts familiar with local attractions, but also knowledgeable about all that the province has to offer. Let them assist you in planning your trip to help you get the most from your experience in Ontario. Some of the many services you will find at the Ontario Travel Centres include: Currency Exchange services, passes/tickets to attractions, camping permits and fishing licences.

Year-round Travel Centres are located in Barrie, Cornwall, Fort Erie, Fort Frances, Niagara Falls, St. Catharines, Sarnia, Sault Ste. Marie, Toronto and Windsor.

Seasonal Travel Centres are located in Hawkesbury, Hill Island, Lancaster, Kenora, Pigeon River, Prescott and Rainy River.

For the Travel Information Centre nearest you, contact:

1-800-ONTARIO (1-800-668-2746)
www.ontariotravel.net

2.10 Travelling Outside of Ontario or Canada

Passports

You can get a passport application at any post office, passport office or online at www.ppt.gc.ca Passports are issued (for a fee) by Passport Canada, and are valid for five years. When entering the United States by land or water, Canadian citizens are required to present one of the following valid documents: a passport, a NEXUS card, a Free and Secure Trade (FAST) card, an enhanced driver's licence/enhanced identification card or a Secure Certificate of Indian Status (when this certificate is available and approved by the United States). Canadian citizens flying to, through or from the United States must present a valid passport to confirm their citizenship and identity. A NEXUS card is also acceptable when used at a kiosk at designated Canadian airports and at all U.S. airports when returning to Canada.

To apply in person for a passport, go to one of the regional offices listed in your telephone book under the keyword "Passports".

By mail to:
Passport Canada
Foreign Affairs and
International Trade
Canada
Gatineau QC K1A 0G3

Or by courier to:
Passport Canada
22 de Varennes St.
Gatineau QC J8T 8R1

1-800-567-6868
TTY: 1-866-255-7655
www.ppt.gc.ca

Visas and Tourist Cards

Certain countries require visas (permits to enter or leave the country) or tourist cards. For more information, call your travel agent, tourist board or airline, or contact the embassy or consulate of the country you wish to visit, listed in your telephone book. The following numbers and websites offer travel and advisory information:

1-800-267-6788
TTY: 1-800-394-3472
E-mail: sos@international.gc.ca
www.voyage.gc.ca

You can also find useful information and advice on passports and visas, medical needs (vaccination, medication, etc.), extra health insurance, money matters, etc. through a booklet called *Bon Voyage, But...* available at your nearest passport office, or by contacting:

Foreign Affairs and International Trade Canada
125 Sussex Dr.
Ottawa ON K1A 0G2

1-800-267-8376
E-mail: enqserv@international.gc.ca
www.fac-aec.gc.ca

Customs Information and Services

The Canada Border Services Agency produces a useful brochure entitled *I Declare*. This free brochure explains what and how much you are entitled to bring back to Canada from your travels. You can get a copy by calling 1-800-959-2221 or TTY 1-800-665-0354, or view it online at www.cbsa-asfc.gc.ca (search Publications and forms). Another useful website on the same topic is, *Be Aware and Declare!*

www.beaware.gc.ca

The Automated Customs Information Service is a 24-hour phone service that offers you recorded information about general customs topics. You can access the service free of charge throughout Canada at 1-800-461-9999. From outside Canada, call 1-204-983-3500 or 1-506-636-5064 (long-distance charges will apply).

If you are travelling to or from the United States and you would like to know the approximate border wait time at major Canadian border crossings, go to:

www.cbsa-asfc.gc.ca/general/times

Travel Industry Council of Ontario

The Travel Industry Council of Ontario administers the *Travel Industry Act* and the industry-financed Travel Industry Compensation Fund.

See Chapter 4, Consumer Information and Protection for more information on the Council.

Canadian Snowbird Association

The Canadian Snowbird Association is a non-profit organization that works for Canadian travelers by actively defending and improving their rights and privileges.

Canadian Snowbird Association
180 Lesmill Rd.
North York ON M3B 2T5
1-800-265-3200

Fax: 416-441-7007
E-mail: csastaff@snowbirds.org
www.snowbirds.org

2.11 Travel Health

Travel Medicine Program

The Travel Medicine Program provides information for persons travelling outside Canada including:

- current information on international disease outbreaks
- immunization recommendations for international travel
- general health advice for international travellers, and
- disease specific treatment and prevention guidelines

Public Health Agency of Canada
416-973-0003
E-mail: ph-sp-info@phac-aspc.gc.ca
www.TravelHealth.gc.ca

Absences from Ontario – Maintaining Your OHIP Coverage

OHIP may cover all or a part of your health care costs while you are temporarily out of Ontario for up to 212 days in any 12-month period. You must be physically present in Ontario for 153 days in any 12-month period and make your permanent and principal home in Ontario.

You may be eligible to keep your OHIP coverage if you are out of the province for more than 212 days. This may apply if you are out of Ontario for study, work, missionary work, vacation or other reason. You must be able to provide the Ministry of Health and Long-Term Care with documents that show that you meet these requirements.

Insured Services - Travelling Outside Ontario and Outside Canada
It is important to get private health insurance before you travel, as OHIP does not cover all health services received in other provinces and territories, and health care services obtained outside Canada can cost much more than the ministry pays.

Travelling Outside Ontario

When you are travelling in other provinces or territories in Canada, OHIP will insure most medically necessary health services (physician and hospital services). OHIP will not insure elective medical services (unless pre-arranged and approved by the Ministry of Health and Long-Term Care), prescription drugs from pharmacies, ambulance services, long-term care services, or vaccinations requested to travel outside Canada. If you pay for health services while travelling within Canada but outside of Ontario, request an itemized bill and you can submit the original receipts to your local OHIP office to apply for a refund.

Travelling Outside Canada

When you are travelling outside Canada, OHIP will pay a set rate for emergency hospital and physician services for an acute, unexpected condition, illness, disease or injury that arises outside Canada and requires immediate treatment. OHIP will not insure elective medical services (unless pre-arranged and approved by the Ministry of Health and Long-Term Care), prescription drugs from pharmacies, ambulance services, long-term care services, or vaccinations requested to travel outside Canada. If you pay for health services outside Canada, request an itemized bill and you can submit the original receipts to your local OHIP office to apply for a partial refund.

Health Services Travel Claims

The Ministry of Health and Long-Term Care has established a 12-month time limit for people who are submitting claims to OHIP for health services received outside Ontario or Canada.

For complete information about travelling outside Ontario and Canada, call your local OHIP office, or visit www.health.gov.on.ca/english/public/pub/ohip/travel.html. For the telephone number and location of the office nearest you, call the Seniors' INFOline at 1-888-910-1999.

Ontario Drug Benefit Program and Travel Outside of Ontario

If you have a valid Ontario Health Card, you are automatically entitled to receive benefits under the Ontario Drug Benefit Program (ODB), from the first day of the month after you turn 65.

The program does not cover medications purchased outside Ontario.

Under the program, you may receive up to a maximum 100 days' supply of medications. However, if you are travelling outside the province for between 100 and 200 days, you may access a second 100 days' supply of medication before you leave Ontario. To obtain an early refill for a second supply of up to 100 days of medication, you must provide your pharmacist with:

- a letter (which you have written yourself) confirming that you are leaving the province for between 100 and 200 days, or
- a copy of your travel insurance, confirming that you are leaving the province for between 100 and 200 days

Your normal co-payment will also apply to the second 100-days' supply.

For more information on the Ontario Drug Benefit Program, contact:

ServiceOntario, INFOline
1-866-532-3161
TTY: 1-800-387-5559
E-mail: PublicDrugPrgrms.moh@ontario.ca
www.health.gov.on.ca

2.12 Retirement Abroad

The Consular Affairs Bureau of Foreign Affairs Canada has available in print and online a publication entitled *Retirement Abroad: Seeing the Sunsets*, which offers information and tips for people thinking about retiring in another country either on a seasonal or permanent basis.
To order a copy, contact:

Enquiries Service
Foreign Affairs Canada
125 Sussex Dr.
Ottawa ON K1A 0G2
1-800-267-8376
E-mail: enqserv@international.gc.ca
www.voyage.gc.ca/abroad_a-letranger/retirement_retraite-eng.asp

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3 Caregiving

Caregivers are "individuals who provide ongoing care to family members and friends in need due to physical, cognitive, or mental health conditions." Caregiving is not new, but due to medical advances, families are now providing more complex care for a longer period of time than ever before. Stresses on the health care system mean that more and more family members are taking on more caregiving responsibilities, and they need support and preparation for their new role.

3.1 What Caregivers Need

How to Ask for the Help You Need

Asking for help is often hard because you don't always know what your needs are, you don't want to be a 'bother', or you think that no one could 'do this' as well as yourself or that no one else should be 'doing this' but yourself.

Create an unemotional list of all things that you need and try to determine the best resource for them. Group the tasks into distinct categories such as personal care, professional care, household chores, transportation, etc.

Some common needs of caregivers include:

- Dependable help with caregiving tasks. Make a list of all the regular tasks that need to be done (i.e. mowing the lawn, shovelling the snow, shopping, providing transportation, etc.) and find out what services are available in your community
- A list of friends whom you know will listen non-judgementally and who will not give unsolicited advice
- Respite – a time to renew your spirit, regain your strength and energy and release some of your stress. Investigate the resources available in your community
- A time to grieve and feel the sadness of caring for a loved one with increasing losses
- A time to laugh – a sense of humour is essential to maintaining a perspective in coping with the constant demands of a chronic or acute illness
- A safe place to vent. Support groups can be very helpful. Listening to and

talking with other people with similar experiences will better understand your situation and can offer good tips, suggestions and helpful information. Sometimes just knowing that 'you're not alone' can be helpful and comforting
- Appropriate resources from the your local community to assist with legal, financial, social and long-term health planning

A Caregiver's Ten Step Action Plan

1. Start talking about what your family members want as they age. For example, if they want to stay in their own home, should they be looking at home renovations to make it easier to go up/down stairs or use the bathroom if a walker or wheelchair is required?
2. Try to avoid making promises you may be unable to keep. If a spouse or parent asks you to promise never to put him or her in a nursing home, you may want to reply - I promise I will do the best I can and I promise I will always be here for you. You must always keep in mind that the safety and health-management of your loved one is paramount.
3. Understand the critical role of legal and financial planning. Start to gather information about the person's financial security; learn where original documents are stored. Ensure individuals have prepared necessary documents such as wills, advance directives and powers of attorney.
4. Ask questions about the health care system. Learn about what alternative accommodations exist; how home care operates; what social services are available; etc. Imagine the setting of a health care facility that best fits your loved one's personality and interests.
5. Face the realities - will you have to make decisions about driving; co-habitation; placement?
6. Be aware of losses your loved one may have to deal with so you can be prepared to better cope with them:
    - Incontinence
    - Memory loss
    - Wandering concerns
    - Inability to recognize you or other loved ones
7. Talk within the family about how you plan to divide responsibility for your loved one's care and well-being.
8. Talk to your peers about how they are facing the challenges of caregiving, the problems they have encountered and solutions they have found.
9. Be aware of what you may lose:
    - Privacy
    - Social life
    - Income
    - Work opportunities

10. Appreciate what you can gain from caregiving:
    - A new relationship
    - New skills
    - Increased compassion, growth
    - New friendships
    - The building of memories

3.2 How You Know a Loved One Needs Help

Specialists in gerontology evaluate seniors' abilities using two lists. The first is "Activities of Daily Living" or ADLs. If your spouse, parent or friend has problems with any of the following, the need for outside help or other intervention is obvious and critical:

- Continence
- Eating
- Getting in and out of bed
- Toileting
- Bathing
- Dressing
- Safety

The second list is "Instrumental or Intermediate Activities of Daily Living or IADLs". It is more difficult to know if an individual has problems with any of these unless you live with them. This is where your observation on visits can be critical.

- Managing finances
- Using the telephone
- Shopping
- Preparing meals
- Housekeeping
- Doing laundry
- Using transportation
- Managing medications

Please remember: Even though help may be needed in one or more of the above, a senior can still remain independent with adequate in-home supports.

Things to look for when you visit to assess if outside help is needed:

- Your loved one is consistently dressed improperly
- There is a lack of attention to personal hygiene

- Overdue bills, unopened mail
- Laundry is piling up
- Cigarette burns on the furniture
- Unexplained weight loss
- Bruises or other signs of trauma (from falls or abuse)
- Blackened pots (stove problems) or the refrigerator is too empty/too full (improper eating habits)
- Unusual behaviour i.e. not telling you things, becoming anti-social or reclusive

The list above does not go into cognitive symptoms, which may indicate a more serious problem. If you see things like your loved one getting lost while out driving or walking, severe personality changes, lost sense of time or consistent confusion, seek medical attention immediately. Another way to determine how to proceed is to call a family meeting. This way everyone – parents and adult children – will understand the problems; all will have a chance to participate in the solutions. If a sibling is out of town, try to set up a teleconference.

Contact your local Community Care Access Centre (www.310CCAC.ca) and ask for an assessment to help determine a course of action.

Other Resources

Home Care Ontario
905-543-9474
www.homecareontario.ca

Healthy Ontario
www.healthyontario.com

3.3 Long Distance Caregiving

Long-distance caregivers may not be on site providing direct care, but they can be busy in their role as care managers — locating and coordinating services; negotiating with the care recipient, health professionals and family members; delegating tasks; monitoring the situation and making decisions.

Steps to Take for More Effective Long Distance Care

- Arrange for a medical assessment, including a cognitive assessment by a family physician or specialist if necessary
- Determine what care services are needed
- Find out about available community resources
- Seek help from local health departments and community agencies or private care managers
- Find out who is available to provide help — family members, friends and acquaintances

- Identify areas where you may need professional assistance
- Draw up a list of care options
- Develop a care plan
- Discuss the care plan with the care recipient, family members, and the health care team, as necessary
- If publicly funded services are not available, assistance from private care managers may also be available for a fee. Be sure to research associated costs
- Investigate housing and relocation options
- Create a care log or binder to keep track of important information

A social worker or care manager located where the senior lives can work with you to make the assessment, develop the care plan and facilitate access to programs and services. The care manager can also mediate in family discussions and report to you on a regular basis. To arrange for a social worker or care manager, contact a Community Care Access Centre (www.310CCAC.ca) located in the senior's area.

Information Management

A care planner or care binder, which includes information on all facets of care, can help caregivers stay organized, keeping much-needed personal and medical information available for quick access. It can also help centralize communication among all the formal and informal caregivers by providing a place for the care team to leave important messages for each other. The care planner or care binder can go with the caregiver on physician visits so medication information may be updated on the spot or on visits to long-term care homes to record findings while they are still fresh in the caregiver's mind.

3.4 Advocacy Groups

There are ways to advocate, to get what a caregiver needs but it takes effort and planning. Communicating effectively with health care professional is a skill caregivers need to learn. To prepare for meetings with a physician or other professionals, caregivers should make a list of the things they want to talk about and the questions they need to remember to ask.

At the end of every meeting with a professional, caregivers should ask themselves the following questions. If any of the answers are no, they need to go back to the health professional involved until they get the information they need.

- Was adequate description and instruction provided regarding care tasks?
- Were all my questions answered?
- Are the professionals involved maintaining regular contact with me?
- Am I included in evaluations and assessments?

If you have concerns about care or legal issues contact, the Advocacy Centre for the Elderly (ACE) which is a community based legal clinic for low-income senior citizens. For more information about ACE, please refer to the chapter on Legal Matters.

3.5 Tax Credits

Tax credits may be available to the "supporting person" under the Disability Tax Credit and the Medical Expense Tax Credit. To be considered a "supporting person", you need to be maintaining the dependents' dwelling – they must have lived there at some point during the tax year (it doesn't have to be the full year).

These are non-refundable tax credits, which means they can reduce the amount of federal or provincial tax you owe, but are not a cash benefit.

In addition, the Caregiver Amount may be claimed if you are maintaining a dwelling for an eligible dependent relative. Unlike the Disability and Medical Expense Tax Credits, this cannot be claimed if the person you're caring for is your spouse or common-law partner.

For more information on any of these tax credits, please see the Finance Chapter or contact:

Canada Revenue Agency
1-800-959-8281
www.cra-arc.gc.ca

3.6 Employment Benefits for the Caregiver

Compassionate Care Benefit Program

If you are eligible for Employment Insurance Benefits, you may qualify for up to six weeks of special benefits if you need to be away from work to provide care or support to a gravely ill family member who is at risk of dying with 26 weeks.

For more information, contact:

Service Canada
1-800-206-7218
www.sdc.gc.ca/en/ei/types/compassionate_care.shtml

Family Medical Leave

Even if you qualify for the Compassionate Care Benefit, you want to be sure that your employer will keep your job for you while you are away. Under the *Employment*

Standards Act, the Family Medical Leave allows employees to take up to eight weeks of leave to care for certain family members. This is an unpaid leave, so although your job is protected, your employer does not pay you while you are away. A qualified medical practitioner must issue a certificate. Even if you do not qualify for the Compassionate Care Benefit, you may still be able to take an unpaid Family Medical Leave.

For more information, contact the Employment Standards Information Centre at:

1-800-531-5551
www.labour.gov.on.ca/english/es/faqs/fml.php

Personal Emergency Leave

This may be taken for illness, injury or medical emergency of an employee, or to provide care for certain family members or relatives who are dependent on you for care and assistance. It is an unpaid, job-protected leave that allows you to take up to ten days per calendar year away from work, in workplaces of over 50 employees.

For more information, contact the Employment Standards Information Centre at:

1-800-531-5551
www.labour.gov.on.ca/english/es/pubs/guide/emergency.php

3.7 Care for the Caregiver

Care for the caregiver should never be regarded as a selfish goal but rather an integral part of any sensible, enduring care plan.

Learn what coping methods suit you and use them. Exercise, go to movies, read, keep a journal – do what you enjoy, but do your best to maintain a healthy lifestyle.

Resources:

Long Term Care Planning Network
www.ltcplanningnetwork.com

How to Care
www.howtocare.com

Support Groups

Support groups can provide both an opportunity to learn about new skills and care solutions from other caregivers as well as the opportunity to openly express the wide range of emotions all caregivers experience – ranging from frustration, anger and

guilt to loneliness and grief. Other caregivers can offer the best support; they know what you are going through and are there to share and support, not to judge and censure.

Resources

Alzheimer Society of Ontario
1-800-616-8816
www.alzheimerontario.org

Canadian Mental Health Association - Ontario Division
416-789-7957
www.ontario.cmha.ca

Self-Help Resource Centre - The Ontario Self-Help Network
1-888-283-8806
www.selfhelp.on.ca

Respite Care

Respite care is the break that caregivers get by allowing someone else to temporarily take over some of their caregiving duties. Used on a regular basis, respite care helps prevent caregiver burnout by relieving some of the caregiver's workload and stress. Although respite care can benefit the care receiver, it must be regarded as essential for the caregiver.

There are three ways respite care is usually provided:

- Adult Day Programs for Seniors are available in most communities. They offer social or recreational activities and meals at a location away from your home. These are often at a community or seniors centre. They may provide transportation and some personal care services. There can be a fee to cover some of these costs; there may also be subsidies or a sliding scale charge
- In-Home Respite brings someone to your home to provide a service and to allow the family caregiver to take a break or do errands. If you are eligible for services coordinated by the Community Care Access Centre (CCAC), then those services are free
- Short-Stay Respite means that the person for whom you are caring will go to a long-term care home for a short stay. There is a fee for these short stays

Contact your local CCAC for further information and referrals to respite services.

www.310CCAC.ca

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4 Consumer Information and Protection

4.1 Consumer Information

Every day, people and businesses purchase and sell millions of products – including motor vehicles, travel services, new homes, electrical products, funeral services, stuffed toys and Ontario wines.

The Government of Ontario educates, protects and serves citizens by ensuring a fair, safe and informed marketplace. It is dedicated to providing modern information services, as well as regulatory practices that serve the interests of Ontarians while contributing to a competitive economy.

1-877-665-0662
TTY: 1-877-666-6545
Fax: 416-326-1947
E-mail: infomcs@ontario.ca
www.ontario.ca/consumerprotection

Canadian Consumer Information Gateway

With many departments or agencies involved in different aspects of consumer issues, finding the right information or the right contact can be a daunting task. The Canadian Consumer Information Gateway is a website that provides access to provincial, federal and territorial consumer information. The Gateway educates consumers and helps to ensure a fair marketplace where all businesses respect consumer protection laws.

Canadian Consumer Information Gateway
235 Queen St., 6th Fl. W.
Ottawa ON K1A 0H5

613-946-2576
E-mail: consumer.information@ic.gc.ca
www.consumerinformation.ca

Bank of Canada

The Bank of Canada is the nation's central bank. It is not a commercial bank and does not offer banking services to the public. Rather, it has responsibilities for Canada's monetary policy, bank notes, financial system, and funds management. Their principal role is to promote the economic and financial welfare of Canada.

The Bank also offers various educational services and publications on fighting various forms of fraud such as bank note counterfeiting, identity fraud, payment card fraud, and cheque and money order fraud. To learn more about their educational programs and materials view their website at www.bankofcanada.ca or contact the Ontario Regional Office at 1-866-601-1381.

Bank of Canada
234 Wellington St.
Ottawa ON K1A 0G9

1-888-513-8212
TTY: 1-888-418-1461
Fax: 613-782-7713
E-mail: education@bankofcanada.ca
www.bankofcanada.ca/en/banknotes

4.2 Consumer Protection

Consumer Protection helps citizens understand Ontario's consumer protection legislation, directs you to the right information and mediates written complaints between consumers and businesses. Inspectors also visit businesses to help them comply with consumer law in sectors such as cemeteries, motor vehicle repairs, home repairs, health and fitness clubs and collection agencies.

The online "Your Consumer Protection Toolbox" outlines what you need to do before Consumer Protection can step in to investigate. If you have a dispute with a service provider, first try to resolve the problem with the business. You'll find information on how to write a complaint letter, have access to sample letters and learn about the procedure for starting an investigation. If you have a concern about the purchase of goods and/or services contact:

www.sse.gov.on.ca/mcs/en/Pages/Consumer_Protection_Toolbox.aspx

Door-to-Door Consumer Legislation

Ontario has increased protection for consumers when they deal with door-to-door sellers.

- There is a 10-day cooling off period for all sales worth $50 or more made at the consumer's home, whether the goods delivered or services are provided at the time of sale or afterwards, and regardless of whether payment is made in full or in part
- Consumers may cancel any direct sales contract if goods are not received or services are not provided within 30 days of the date promised
- All direct sales contracts must include a description of the item and price, the delivery date and charges, start and completion dates, and the buyer's and seller's names and addresses

Consumer Protection
5775 Yonge St. Ste. 1500
Toronto ON M7A 2E5

1-800-889-9768
TTY: 1-877-666-6545
Fax: 416-326-8665
E-mail: consumer@ontario.ca
www.ontario.ca/consumerprotection

Smart Consumer Calendar

The Smart Consumer Calendar is available in 7 languages - English, French, Spanish, Tamil, Punjabi and Chinese (simplified and traditional) and includes tips on avoiding scams and protecting your identity. The calendar is free. You can order a copy from ServiceOntario or print a copy online at:

www.sse.gov.on.ca/mcs/en/Pages/Smart_Consumer_Calendar.aspx

ServiceOntario Publications
1-800-668-9938
TTY: 1-800-268-7095

Purchasing Funeral and Cemetery Services

Here's what you need to know:

- In Ontario, all funeral directors, funeral homes, transfer services, cemeteries and crematoriums must be licensed
- Services, facilities and prices may vary among providers. Comparison shop to help you find the licensee that best meets your needs, at a price that fits your budget
- Services and merchandise are available to fit most budgets. Ask for a price list – they're free with no obligation
- Read your contract carefully. Ask questions. Make sure you know what you have paid for
- Prearrange and prepay only with licensed providers
- Remember, when making arrangements, funeral directors, funeral homes, transfer services, cemeteries and crematoriums must deal only with the legal representative of the deceased

For issues relating to funeral and transfer service providers, contact the Board of Funeral Services at www.funeralboard.com or call toll-free 1-800-387-4458.

For issues relating to cemeteries and crematoriums, contact the Consumer Services Bureau at www.ontario.ca/consumerprotection or call 1-800-889-9768.

4.3 Identity Theft

Protect your personal information (name, address, bank account number, etc.) to reduce the risk of someone stealing it to commit a crime in your name.

If you suspect that you have given your personal information to a fraud or scam artist, take these steps to protect yourself:

- Call your bank or credit union immediately to report it and change your account numbers
- Call your credit card company immediately to cancel your credit card and have a new one issued with a different number
- Contact local police to report the crime

"Phishing"

If you have an e-mail account, chances are you have received "phishing" e-mails which are messages designed to fool recipients into thinking that they are from real companies, like your bank.

These e-mails are meant to lure people into providing information, such as passwords or account numbers. Armed with that information, criminals can steal your money or your identity.

- Never reply to e-mails requesting personal or financial information
- Banks and reputable businesses do not send unsolicited e-mails requesting this information
- Keep your computer anti-spyware and anti-virus programs up-to-date

Do not believe any threats in a phishing e-mail. If you're worried, use information that you already have (e.g., the phone number provided on the back of your credit card or on your billing invoice) to check with the company directly.

1-800-889-9768
E-mail: consumer@ontario.ca
www.ontario.ca/consumerprotection

Protect Your Social Insurance Number and SIN Card

There are a number of things you can do to protect your Social Insurance Number (SIN) and your SIN card:

- Only provide your Social Insurance Number if you know that it is legally required

- Contact Service Canada if you change your name, your citizenship status changes, information on your SIN record is incorrect or incomplete, or if there is a death in your family
- Inform Service Canada if your SIN card is lost or if you suspect that your SIN is being wrongly used

Follow these tips:

- Don't carry your SIN card with you. Store your card in a secure file cabinet at home or in a safety deposit box
- Never use your SIN card as a piece of identification. Doing so puts your SIN and personal information at risk
- Don't provide your SIN over the phone unless you make the call and you know with whom you are dealing
- Never reply to e-mails that request personal information such as your SIN

If you need more information, contact:

Service Canada
1-800-206-7218

4.4 Frauds and Scams

PhoneBusters/SeniorBusters

PhoneBusters and SeniorBusters are both programs operated by the Canadian Anti-Fraud Centre. The Centre collects information from consumers on mass marketing fraud (telemarketing), advance fee fraud letters, internet fraud and identity theft complaints.

PhoneBusters emphasizes education and awareness for the prevention of national and international telemarketing fraud, sweepstakes scams, lottery scams, Internet fraud, identity theft and elder abuse. PhoneBusters is coordinated by the Ontario Provincial Police, the Royal Canadian Mounted Police and the Competition Bureau of Canada.

SeniorBusters is a group of older adult volunteers who work to combat mass marketing fraud practices against seniors. The SeniorBusters program offers education, counselling and referrals to senior victims of illegal mass marketing fraud and identity theft/fraud.

If you want to report a fraud, or if you need more information, contact:

PhoneBusters or SeniorBusters
Canadian Anti-Fraud Centre
Box 686
North Bay ON P1B 8J8

1-888-495-8501
Fax: 1-888-654-9426
E-mail: info@phonebusters.com
www.phonebusters.com

Crime Prevention Association of Toronto

The Crime Prevention Association of Toronto is a community-based crime prevention organization that assists and empowers neighbourhoods, businesses, and individuals to take action to reduce crime.

It offers tips on general crime prevention, apartment safety, bicycle theft prevention, home security, travelling tips, vehicle theft prevention and fraud and scam prevention.

They promote public awareness of crime prevention in all segments of the community through educational programming. They also offer programming in the Toronto area on: ABCs of Fraud®, Neighbourhood Watch, Safe & Secure and Stay Safe. ABCs of Fraud is a program delivered by trained volunteer presenters who provide information and tips on identifying and preventing consumer fraud.

If you are interested in the ABCs of Fraud® presentation:

In Ottawa contact the Rotary Club of West Ottawa, at 613-823-1757

In Toronto contact:

Crime Prevention Association of Toronto
17 Fairmeadow Ave., Unit 206
Toronto ON M2P 1W6

416-225-1102
Fax: 416-225-2340
E-mail: office@cpatoronto.org
www.cpatoronto.org

Ontario Securities Commission

The Ontario Securities Commission (OSC) administers and enforces securities legislation in the province of Ontario. The OSC's statutory mandate is to provide protection to investors from unfair, improper or fraudulent practices and to foster fair and efficient capital markets and confidence in capital markets.

If you are suspicious about an investment opportunity or you think you've been a victim of investment fraud, contact the OSC. As a regulatory agency, the OSC cannot provide legal or financial advice, and does not normally recover money for investors.

Ontario Securities Commission
20 Queen St. W., Ste. 1903
Toronto ON M5H 3S8

1-877-785-1555
TTY: 1-866-827-1295
www.osc.gov.on.ca

Investor Education Fund

The Investor Education Fund develops and promotes unbiased, independent financial information, programs and tools to help consumers make better financial and investing decisions. It was established as a non-profit organization by the Ontario Securities Commission and is funded by settlements and fines from enforcement proceedings.

Investor Education Fund
20 Queen St. W.
Ste. 1907, Box 32
Toronto ON M5H 3S8

Fax: 416-309-4491
E-mail: contactus@
getsmarteraboutmoney.ca
www.getsmarteraboutmoney.ca

Small Investor Protection Association

The Small Investor Protection Association is a non-profit organization incorporated in 1999 with the objectives of improving public awareness of the investment industry, and educating individuals about recourse should they have a complaint. In addition to a bi-monthly newsletter for its members and supporters, the Association provides Canadians with news, resources and links to investment industry information.

Small Investor Protection Association
P.O. Box 325
Markham ON L3P 3J8

905-471-2911
E-mail: sipa@sipa.ca
www.sipa.ca

Travel Industry Council of Ontario

The Travel Industry Council of Ontario (TICO) is a not-for-profit corporation that was delegated the responsibility to administer the Ontario *Travel Industry Act,* and industry-financed Travel Compensation Fund.

The Council has set up programs to support its mandate that aim to promote fair and ethical competition in the industry, support a code of ethics, maintain and enforce consumer compensation programs, and encourage legislative and regulatory amendments aimed at industry professionalism and consumer confidence.

Ontario Registered Travel Agencies
All travel agencies located and operating in the province of Ontario are required under provincial legislation to be registered with TICO. To benefit from the legislated consumer protection provisions, it is important for consumers to ensure that they purchase their travel services with a TICO registered Ontario travel agency. Consumers can go to www.tico.ca and use the Travel Agency Search feature to confirm that the travel company they wish to purchase their travel services from is registered with TICO.

Alternatively, consumers may contact TICO at:

1-888-451-8426
E-mail: tico@tico.ca

Complaints Process
TICO accepts complaints from consumers against Ontario registered travel retailers and/or travel wholesalers, and its role is to facilitate the flow of information between the consumer and the travel company to assist in resolving a dispute.

Travel Compensation Fund
The Travel Compensation Fund provides reimbursement of monies paid to an Ontario registered travel agency for travel services that are not provided due to the bankruptcy or insolvency of an Ontario registered travel retailer (agency), travel wholesaler (tour operator) or due to the cessation of an airline or cruise line, where a reimbursement has not otherwise been provided. As long as the consumer has purchased their travel services from a registered Ontario travel retailer, a claim may be filed against the Compensation Fund for the non-provision of travel services.

Travel Industry Council of Ontario
2700 Matheson Blvd. E.
Ste. 402, West Tower
Mississauga ON L4W 4V9

1-888-451-TICO (8426)
Fax: (905) 624-8631
E-mail: tico@tico.ca
www.tico.ca

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5 Emergency Services and Public Safety

5.1 Emergency Services

Emergency Numbers

In any emergency situation whenever police, fire or ambulance assistance is required immediately, CALL 9-1-1, where available.

Individual emergency numbers such as ambulance, police, fire, distress centres, victims' helplines, poison information and others, are listed in your telephone book in the "Emergency Numbers" section.

Emergency Preparedness

Emergencies can happen at anytime and occur anywhere, sometimes without much warning. An emergency can force you to evacuate your neighbourhood or confine you to your home or workplace. It can leave you without basic services such as water, gas, electricity or a working telephone. Although Ontario has effective emergency management legislation and programs, individuals and families play a vital role in preparing for times of crisis; and they are best able to cope when they have taken the time to plan for and prepare, before an emergency happens. Emergency Management Ontario offers information in the form of online emergency preparedness videos, resource links, fact sheets, and a downloadable guide for people with disabilities/special needs. All of this information and more, can be found at:

1-888-795-7635
www.emergencymanagementontario.ca/english/prepare/emergency.html

Public Safety Canada publishes a wide variety of products aimed at helping citizens know of the risks and get prepared for emergencies, including *Your Emergency Preparedness Guide*. You can order print versions of this or other publications at no charge, and/or view them online at the web address below. In addition, you will be able to access a wide variety of safety tips and information on how to take care of yourself and your family on topics ranging from heat waves and the flu virus, through to severe storms, power outages and floods.

1-800-O-CANADA (1-800-622-6232)
www.getprepared.gc.ca/index-eng.aspx

5.2 B.A.S.S.I.C.

B.A.S.S.I.C.'s mission is to improve the quality of life for senior citizens by raising awareness of senior safety issues. B.A.S.S.I.C. delivers safety seminars on Seniors' Health and Safety, Elder Abuse, Pedestrian Traffic Safety and Fire Safety, and symposiums, as well as producing a safety calendar.

B.A.S.S.I.C. members include fire, police and emergency medical services in Toronto and York Region, as well as other not-for-profit organizations concerned about seniors and safety.

For more information on arranging a presentation, or to order a Seniors' Safety Calendar by mail, please visit:

www.bassic.ca

5.3 Partners in Emergency Management

The Canadian Red Cross is part of the largest humanitarian organization that aims to help the most vulnerable in neighbourhoods in Canada and around the world. You can visit its website for information and resources on topics such as First Aid Training, Home Support Services, Homeless Services, Disaster Management and Volunteer Opportunities.

613-740-1900
www.redcross.ca

St. John Ambulance is a humanitarian organization offering a multitude of Community Service Programs, First Aid Training, Volunteering and Safety Training.

1-800-268-7581
www.sja.ca/Ontario

The Salvation Army is an international Christian organization that gives support to vulnerable people in 400 communities across Canada and 117 countries around the world. it offers practical assistance for individuals and families, often tending to the basic necessities of life; providing shelter for homeless people; and rehabilitation for people who have lost control of their lives to an addiction.

416-425-2111
www.salvationarmy.ca

5.4 Crisis Intervention

Distress Centres of Ontario

Distress Centres of Ontario across Ontario offer support and a variety of services to their communities. Highly trained and committed volunteers are available, usually 24 hours a day, 7 days a week to listen to people who may be lonely, depressed, and/or suicidal. Volunteers have the resources to refer individuals to the agency, organization or health provider appropriate for their situation.

Many centres also have Suicide Survivor programs, support services for youth, telephone call-out programs for seniors, mental health Crisis Lines services, and much more. You can click on the 'Links' section of their website for other partner agencies and mental health service providers.

If you are in distress or crisis and need support; if you or someone you know is having suicidal thoughts; or if you just need to speak to someone, call one of the Distress Lines listed on the website below:

416-408-4357
www.dcontario.org/help.html

Ontario Victim Services Secretariat

The Ontario Victim Services Secretariat endeavours to meet the needs of Ontario's victims of crime and does its best to make sure victims are treated with dignity and respect, and can access the supports and services they need.

For more information about the programs and services available to help you and your family, please contact:

416-325-3265
TTY: 416-325-4935
www.attorneygeneral.jus.gov.on.ca/english/ovss/programs.asp

Victim Support Line

Supported through the Ontario Victim Services Secretariat, the Victim Support Line is a province-wide, bilingual, toll-free information line that provides a range of services to victims of crime, including referrals to community agencies for counselling and emotional support.

Victim Support Line
1-888-579-2888

Elder Abuse

Elder abuse is most often defined as any single or repeated act, or lack of appropriate action that causes harm or distress to an older person, or jeopardizes his/her health or welfare. Elder abuse can take the form of financial, emotional or physical abuse or neglect.

If you require information, referrals, personal support, or suspect that a senior is being abused in any way, please call the Senior Safety Line, operated by the Ontario Network for the Prevention of Elder Abuse, at 1-866-299-1011.

If you think that you or someone you know has been a victim of a theft, fraud or physical assault, you can contact your local police department. Some police services operate specific units with expertise in addressing elder abuse. If you suspect that a senior is being abused or suffering from neglect, you can also contact your local Community Care Access Centre (www.310CCAC.ca).

It is important to select a substitute decision maker who will act in your best interest should you be unable to make decisions about your personal care or finances. You can contact the Office of the Public Guardian and Trustee to revoke or change guardianship or Powers of Attorney. For more information, please refer to the Chapter on 'Legal Matters'.

To learn more about elder abuse, contact:

Ontario Network for the Prevention of Elder Abuse (ONPEA)
234 Eglinton Ave. E., Ste. 500
Toronto ON M4P 1K5

416-916-6728
Fax: 416-916-6742
E-mail: info@onpea.org
www.onpea.org

Ontario's Strategy to Combat Elder Abuse

The Ontario Seniors' Secretariat developed Ontario's Strategy to Combat Elder Abuse and is partnering with other government agencies and the Ontario Network for the Prevention of Elder Abuse, to ensure the continued dedication towards the support for victims and enhanced community safety.

The Strategy focuses on three priorities: co-ordination of community resources, training for front-line staff serving seniors to build their capacity to identify and respond to elder abuse, and public education to build awareness of this growing problem.

For more information, please visit www.ontarioseniors.ca

Police Units/Seniors' Support Divisions

Toronto Police
Victim Services Program of Toronto
416-808-7066

Ontario Provincial Police
Seniors Assistance Team-Crime Prevention Section
705-329-7693

Durham Regional Police
Senior Support Coordinator
905-579-1520 Ext. 5624

Halton Regional Police Service
Elder Services Coordinator
905-825-4747 Ext. 5064

Hamilton Police Service
Crimes Against Seniors Unit and Seniors Support Officers
905-540-5300

Niagara Regional Police Service
Senior Support-Vulnerable Adult Coordinator
905-688-4111 Ext. 5156

Ottawa Police Service
Elder Abuse Section
613-236-1222 Ext. 5639

Waterloo Regional Police Service
Elder Abuse Response Team
519-579-4607

Assaulted Women's Helpline

The Assaulted Women's Helpline is a province-wide, 24-hours a day, seven days a week, toll-free crisis line available to help women in need. The service is anonymous and confidential, and provides assaulted women with crisis counselling, emotional support, and referrals for:

- Shelters
- Rape Crisis Centres
- Legal Services
- Community Supports
- Criminal Justice Supports and Services
- Counsellors and Therapists

Assaulted Women's Helpline
1-866-863-0511
TTY: 1-866-863-7868
Fax: 416-364-0563
www.awhl.org

Victim Support Line
1-888-579-2888

In an emergency, contact your local police department or call 9-1-1.

Women's Shelters

Shelters across the province provide services for assaulted women and their children. These services include temporary emergency accommodation, and

residential supports (childcare, crisis telephone lines, counselling, emergency transportation, and safe-environment programs). Community-based programs include counselling and outreach programs for assaulted women and their families.

For more information or referrals, contact the Assaulted Women's Helpline (1-866-863-0511), or the Victim Support Line (1-888-579-2888).

Family Service Agencies

Family service agencies offer specialized counselling services such as individual, couple and family counselling, lifestyle change, stress management, unemployment counselling, and therapy for survivors of sexual abuse and family violence. In addition, many family agencies provide immigrant services, marriage preparation, retirement preparation, family life education, a variety of seniors' programs, addiction and credit counselling services, palliative care and hospice programs.

Family service agencies are deeply rooted in the fundamental concepts of helping individuals, families and communities. All agencies have 'sliding scales' wherein fees are based on a person's ability to pay – no one is turned away.

Family Service Ontario
Family Service Ontario is an association that represents numerous family service agencies in Ontario. To find a family service agency near you, contact Family Service Ontario at:

416-231-6003
www.familyserviceontario.com

5.5 Public Safety

Government's Role in Public Safety

PublicSafety.gc.ca is the lead website for public safety information in Canada and helps connect Canadians with trusted information and services relating to public safety from the Government of Canada and its partners. On PublicSafety.gc.ca you will find information on national security, emergency management, law enforcement, corrections, crime prevention and borders.

1-800-830-3118
www.publicsafety.gc.ca

Ontario Provincial Police

The Ontario Provincial Police (OPP) is dedicated to protecting the safety of the people of Ontario by providing front-line policing services to over 400 municipal and First Nations communities and ensuring safe travel on our province's highways, waterways and snowmobile trails.

The OPP provides many resources for people to use, and have many partner and related organizations who offer useful information in the areas of:

- Abuse Issues
- Driver Safety
- Crime Stoppers
- Community Issue
- Fraud Prevention
- Seniors Assistance

1-888-310-1122
www.opp.ca

Crime Stoppers

Crime Stoppers is a not-for-profit community-based partnership of the public, police and media that provides the community with an opportunity to provide tips anonymously and assist in solving crimes.

Members of the public with information about crimes that have been committed, are being committed or are about to be committed are encouraged to call in to a province-wide hotline:

1-800-222-TIPS (8477)

Criminal Injuries Compensation Board

The role of the Criminal Injuries Compensation Board is to award financial compensation to victims of violent crimes committed in the province of Ontario. Compensation can cover expenses such as medical, dental, therapy, counselling, lost wages, or pain and suffering.

You may be eligible for compensation if:

- You have been injured as a result of a crime of violence committed in Ontario
- You are responsible for the care of a victim of crime and suffered a loss of income or had expenses as a result of the victim's injury or death

- You were injured while trying to prevent a crime or while assisting a police officer in making an arrest
- Applications for compensation should be made within two years of the incident

If you or someone you care for, have been the innocent victim of a crime of violence, please contact the Board for more information at:

The Criminal Injuries Compensation Board
439 University Ave., 4th Fl.
Toronto ON M5G 1Y8

1-800-372-7463
Fax: 416-326-2883
www.cicb.gov.on.ca

Fire Safety

According to statistics from the Office of the Fire Marshal, adults age 65 and older are at a higher risk of dying from fire than any other age group. The Office of the Fire Marshal provides fire prevention and public education materials to municipalities and local fire departments.

It is now the law for all Ontario homes to have a working smoke alarm on every floor and outside all sleeping areas. This includes all single family, semi-detached and town homes, whether owner-occupied or rented. To ensure that your smoke alarm is in good working order, it is recommended that it is checked once a month, and batteries are changed once per year.

The Fire Marshal's Public Fire Safety Council oversaw the launch of a provincial home smoke alarm safety check program called Alarmed for Life. The program involves local fire departments' conducting home fire safety checks and offering smoke alarms, batteries and carbon monoxide detectors for residents in their communities. The proceeds from this program go toward supporting the Arson Prevention Program for Children and other educational programs. For people who have physical limitations or difficulty in remembering to change the battery in a conventional smoke alarm, the program offers a 'ten-year' smoke alarm that is powered by a lithium powercell with a ten-year warranty.

Older adults, their families and caregivers should take time to complete a fire safety check of their home, apartment or room. Municipal fire departments will provide advice and assistance to seniors and deliver presentations to seniors' groups and community events.

For information regarding public education programs, fire safety information, brochures and tips, contact your local fire department or visit:

The Office of the Fire Marshal
416-325-3100
E-mail: infor@firesafetycouncil.com
www.firesafetycouncil.com

5.6 Falls Prevention

Falls are the leading cause of injury among seniors and roughly half occur at home. One-third of seniors age 65 and over have a fall every year. While many people are not aware of the steps that can be taken to avoid falls, they are actually the most preventable risk to health among senior Canadians.

Risks

Osteoporosis is a condition that causes bones to become thin and porous, decreasing bone strength and leading to increased risk of breaking a bone. Individuals with fragile bones are much more likely to break a bone if they fall.

At least 80% of fractures in people 60 years of age and older, are related to osteoporosis and between 70-90% of hip fractures are caused by osteoporosis annually.

Although no single cause for osteoporosis has been identified, being 65 or older is considered to be a major risk factor. While osteoporosis is more common in women, at least one in eight men over 50 also has the disease.

To learn more about 'living well' with osteoporosis, information on how to decrease your risk of falling and fractures, as well as general tips for daily living, contact:

Osteoporosis Canada
1-800-463-6842
www.osteoporosis.ca

Education Seminars and Materials

The Ontario Seniors' Secretariat is committed help inform seniors about healthy aging, and as part of this commitment, offers numerous free seminars on a variety of topics including 'falls prevention'. This seminar is a one-hour program designed to give practical information and the tools to help prevent falls and the serious injuries they can cause.

For more information on how to arrange for a falls prevention seminar to be hosted in your community, please contact:

Seniors' INFOline
1-888-910-1999
E-mail: infoseniors@ontario.ca

The Public Health Agency of Canada has produced *The Safe Living Guide* which is a guide to home safety for seniors. It presents ideas on how to prevent injuries in and around the home and provides information in the form of check lists, fact sheets, tips, as well as a resource section.

You Can Prevent Falls! is a pamphlet that focuses on how seniors can prevent falls by making the needed adjustments to their homes and lifestyles by eating well, staying fit, and using devices that will facilitate their daily lives while keeping them safe.

Seniors are more at risk for falling on stairs than younger adults and more likely to suffer severe injuries. In fact, seniors age 65+ account for 70% of the deaths resulting from stair accidents.

Twelve steps to stair safety at home is a one-page checklist that reminds seniors of the common hazards in stairways and the proper ways to set up and use their stairs.

If You Fall or Witness a Fall, Do You Know What To Do? is a pamphlet that provides detailed images of what to do if you fall and can get up; what to do if you fall and can't get up; and what to do if you witness someone fall and the steps you can take to help them.

The *Report on Seniors Falls in Canada* (2005) was designed to support the efforts of all those who work on research, programs and policies to reduce seniors' falls and falls-related injuries. It presents a comprehensive analysis of national data for Canadians age 65 or older on fall injuries and deaths, as well as evidence on risk factors and best practices for the prevention of injuries to seniors living in both community and institutional settings.

For additional information, please contact:

The Public Health Agency of Canada
Division of Aging and Seniors
613-952-7606
www.phac-aspc.gc.ca/seniors-aines

Veterans Affairs Canada offers a series of fact sheets to inform seniors, veterans, their families and caregivers of the many ways they can prevent falls are available at:

www.vac-acc.gc.ca/clients/sub.cfm?source=health/fallsp/factsheets

6 Employment

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6 Employment

6.1 Employment

Retirement is a relatively new concept in Ontario, dating back to 1927 when the first old-age pension was introduced for those aged 70 years and older. It was not until 1965 that the Canadian pension became universal for all Canadians 65 years and older. And in December 2006, mandatory retirement was abolished.

While the average age of retirement is 62, the average life expectancy is 20 years longer, and many who once dreamed of sleeping in until noon after 65 are beginning to rethink retirement. According to a 2004 Statistics Canac . Survey, 20% of Canadians surveyed said that they do not intend to retire at all.

Ontario Service Safety Alliance
www.ossa.com/content/resources/olderworkers.cfm

6.2 Employment Ontario

Employment Ontario helps prospective workers get the training, skills and experience to achieve their goals. They want to connect people looking for work with employers looking for workers. That is why they are providing Ontarians with more ways to link to their expanding services.

Employment Ontario Hotline

Employment Ontario offers information and referral services in the language you choose:

1-800-387-5656
TTY: 1-866-533-6339

For service in a language other than English or French: After the telephone greeting please stay on the line and an information counsellor will assist you by adding a certified interpreter to the call to help get you the information you need.

Online

Employment Ontario Online gives information on employment and training services offered in Ontario and will help you to find services offered in your area. Service descriptions are available in 25 languages.

www.edu.gov.on.ca/eng/tcu/etlanding.html

6.3 Labour Market Information

Ontario Job Futures

Ontario Job Futures is a publication that provides information on the current trends and future outlook for 190 occupations common to Ontario. It is a joint effort of the Province of Ontario and the Government of Canada. This publication can be accessed at:

Employment Ontario
1-800-387-5656
www.ontariojobfutures.net

Ontario WorkinfoNet

Ontario WorkinfoNet is a website that features a searchable directory of links to over 2,000 websites specializing in employment, career and labour market information for Ontario and regions of Ontario. For more information, visit the OnWIN website at:

www.onwin.ca

6.4 Employment Standards

Fairness in the workplace is the right of all Ontarians.

Employment standards are enforced under the *Employment Standards Act, 2000*, which sets out the minimum standards that employers and employees must follow.

The Employment Standards Program:

- enforces the act and its regulations
- provides information and education to employers and employees, making it easier for people to understand and comply voluntarily
- investigates possible violations
- resolves complaints

If you are employed in Ontario, you are probably protected by the *Employment*

Standards Act. To find out more, you can contact the Employment Standards Information Centre:

1-800-531-5551
TTY: 1-866-567-8893

Foreign Trained Professionals

There are a number of bridging programs for foreign trained professionals in Ontario. To access more information on these programs, please visit:

www.settlement.org

6.5 Ontario Public Service

The Ontario Public Service is one of the largest employers in the province, employing more than 60,000 people. It has a wide range of meaningful and rewarding career opportunities in communities across Ontario. It welcomes new ideas and new people, encourages learning and development, and rewards achievement. It offers challenging work and competitive pay and benefits.

Current opportunities at the Ontario Public Service are listed online at the link below:

www.gojobs.gov.on.ca

6.6 Ontario Works

To be eligible for Ontario Works, you must:

- live in Ontario
- need money right away to help pay for food and shelter, and
- be willing to take part in activities that will help you find a job

Ontario Works can give you practical help to prepare for and find a job by:

- working with you to determine what you need to become employed, and
- helping you develop a plan based on your skills, experience and circumstances

To be eligible for Ontario Works, you must take part in activities that will help you find a job. These are called employment assistance activities such as:

- Education Programs
- Job Specific Skills Training

- Literacy Screening and Training
- Learning, Earning and Parenting
- Employment Placements
- Community Placements

For more information about Ontario Works, please contact the office nearest you listed at:

www.mcss.gov.on.ca/en/mcss/programs/social/ow/contacts/ow_contacts.aspx

Or call:

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559

6.7 Social Insurance Number

If you are a Canadian citizen, a newcomer to Canada or a temporary resident, you need a Social Insurance Number (SIN) to work in Canada or to receive benefits and services from government programs.

Each SIN is issued to one person only. It cannot legally be used by anyone else. You are responsible for protecting your SIN.

To find more information about the SIN Card program, please contact:

Service Canada
Social Insurance Registration Office
P.O. Box 7000
Bathurst NB E2A 4T1
1-800-O-Canada (1-800-622-6232)
www.ServiceCanada.gc.ca

6.8 Public Service Commission of Canada

The Public Service Commission offers integrated staffing to federal departments and agencies.

For employment information, contact:

1-800-645-5605
www.jobs.gc.ca

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7 Finances

7.1 Taxes

Filing Your Taxes

Filing your personal tax return each year is the best way to ensure that you are getting all of the benefits that you are eligible to receive.

Many seniors fail to file a tax return because they have no taxable income or because they may have health problems, or literacy and language barriers. The Community Volunteer Income Tax Program assists low income seniors with filing their tax returns. More information about the program is found in this chapter.

There are a number of reasons why all seniors should file an annual tax return even if there is no income to report.

First, seniors should file a return to collect the HST credit, which is a tax-free quarterly payment meant to assist individuals with low incomes to offset all or part of the HST they pay.

Second, you may be eligible for refundable tax credits or grants, which are payable to you even if you have no earnings and have paid no tax. These can include the following as noted on the Canada Revenue Agency website at:

www.cra.gc.ca/seniors

- Age Amount
- Medical Expenses: You may be able to claim a non-refundable tax credit based on the cost of medical expenses for any 12-month period
- Disability Amount: If you had a severe and prolonged impairment in physical or mental functions in 2009 and meet certain conditions, you may be able to claim this non-refundable tax credit
- Public Transit Tax Credit: If you use public transit and have bought certain transit passes, you may be able to claim this non-refundable tax credit

Next, many of the pension related programs such as Old Age Security, Guaranteed Income Supplement, Allowance and Allowance for the Survivor require annual applications, and the tax return is the simplest way to renew these pension benefits. Lastly, life events such as the development of a disability, or a change in your marital status through marriage or the death of your spouse or common-law partner, can lead to additional supports or reductions in benefits identified in your tax return.

The information provided here is general in nature. Please refer to the General Income Tax and Benefit Package or speak to a Canada Revenue Agency representative about your situation at:

1-800-959-8281

Property Taxes

The money required by a municipality to provide services is largely provided through property taxes. The taxes are calculated by multiplying the assessed value of a property by a tax rate. The tax rate is expressed as a percentage of the assessed value. A municipality can set different tax rates for different classes of property (e.g., residential, multi-residential, commercial, industrial).

Municipal Property Assessment Corporation

The Municipal Property Assessment Corporation is responsible for assessing all property in Ontario. It operates under the authority of the *Municipal Property Assessment Corporation Act*. Every municipality in Ontario is a member of the corporation. Its main responsibility is to calculate an assessed value, or assessment, for each of the over four million properties in Ontario. Municipalities use these values when they calculate property taxes.

1-866-296-MPAC (6722)
TTY 1-877-889-MPAC (6722)
www.mpac.ca

Comprehensive Tax Package

You may be interested to calculate the personal income tax benefits that you may be eligible to receive. The online tax savings calculator provides estimates, based only on the information you provide.

1-800-263-7965
TTY: 1-800-263-7776
www.rev.gov.on.ca/en/taxchange/calculators.html

Harmonized Sales Tax

In July 2010, the Provincial Sales Tax (PST) was replaced with a value-added tax that combines the federal Goods and Services Tax (GST) to create a Harmonized Sales Tax (HST) for Ontario.

The provincial portion of the HST is eight per cent and the federal portion is five per cent, for a combined HST rate of 13 per cent.

HST is not charged on some items, including basic groceries, prescription drugs, and medical devices, municipal public transit, auto insurance, most health and education services, legal aid services and child care services.

Consumers will not have to pay the provincial portion (eight per cent) of the HST for most prepared foods and beverages sold for a total of $4 or less, books (including audio books), print newspapers, diapers, feminine hygiene products, children's clothing, footwear, car seats and car booster seats.

There is temporary relief to residents of Ontario to help adjust to the new harmonized sales tax system that came into effect on July 1, 2010. Ontario funds the program and Canada Revenue Agency administers the program through the personal income tax system.

- Eligible families - including single parents and senior couples - with an annual income below $160,000 receive three payments totalling $1,000
- Eligible individuals with an annual income below $80,000 receive three payments totalling $300

These payments are delivered to eligible Ontario tax filers aged 18 and over in June 2010, December 2010 and June 2011.

To learn more about the HST or payment eligibility, call:

1-800-337-7222
TTY: 1-800-263-7776

Ontario Property and Sales Tax Credits

The Ontario property tax credit provides property tax relief for low-to-middle income homeowners and tenants. Ontario funds the credit, and the Canada Revenue Agency administers the program through the personal income tax system.

The credit is based on occupancy cost – that is, property tax paid or 20 per cent of rent paid for the year. The amount you receive depends on your age and income. Both the Ontario Property and Sales Tax Credits can be received even if you pay no income tax.

Important Note for Senior Couples:
The income threshold for claiming the Ontario Property and Sales Tax Credits for senior couples has increased. Now, senior couples can claim the full amount of the credit if they receive the maximum level of income under the following programs:

- Old Age Security
- Guaranteed Income Supplement
- Ontario Guaranteed Annual Income System

For 2010 and Subsequent Years
The Ontario Property and Sales Tax Credits will be replaced with two separate and enhanced credits. The new Ontario Property Tax Credit will extend property tax relief to more Ontarians starting in 2010.

Eligible low-to middle-income Ontario seniors will receive a new, permanent Ontario Sales Tax Credit of up to $260 for each adult and child per year.

Eligible low-to-middle income senior homeowners and tenants will also receive a new Ontario Property Tax Credit of up to $1,025.

You can claim the credit if all of the following conditions apply:

- you were a resident of Ontario on December 31
- you (or someone else) paid your rent or property tax on your principal residence in Ontario for the year
- you were 18 years of age or older, or were a parent who resided with their child, or were married or had a common law partner on December 31
- Eligible senior homeowners can apply to receive additional assistance with their property taxes through the Ontario Senior Homeowners' Property Tax Grant. Senior homeowners may be eligible for both the Property Tax Credit and the Grant

Spouses and Common-Law Partners
If you lived with your spouse or common-law partner on December 31, only one of you can claim the property tax credit for both of you. If one spouse or common-law partner is 65 or older, that spouse or common-law partner has to claim the credit for both of you.

If you marry, or meet the definition of common-law partnership in the taxation year, the occupancy cost for each person before, is combined with the occupancy cost after marriage or common-law partnership, and one spouse or common-law partner must file for both.

Separation During the Year
If you and your spouse or common-law partner were separated or divorced on December 31, each of you can claim a property and sales tax credit.

Although you may have shown your marital status on your tax return as married or living common-law, if you and your spouse or common-law partner occupied separate principal residences in Ontario for part or all of the year for medical, educational, or business reasons, Canada Revenue Agency will consider you to be involuntarily separated during that period for purposes of the property and sales tax credits.

As a result, each of you may apply for a property tax credit by including the following in your tax credit claim:

- a share of the property tax or rent for the part of the year when you lived together
- your own property tax or rent paid after the separation

For the period before separation, the property tax or rent paid may be divided any way you choose. However, the total amount of rent or property tax claimed, when combined, may not be more than the actual rent or property tax paid for the residence before separation.

Each spouse or common-law partner may claim a sales tax credit. However, only one person may claim the sales tax credit for a dependent child.

Death in the Year
You cannot claim the property or sales tax credits on the final return for a person who died in the tax year.

If your spouse or common-law partner died in the tax year, you can claim the property tax credit and sales tax credit on your return but you cannot claim an additional sales tax credit for your deceased spouse or common-law partner.

Receipts
You do not have to include property tax or rent receipts with the Ontario tax credits form. Keep all receipts in case the Canada Revenue Agency asks to see them.

Receipts should state the year, the total amount of rent paid, and the name and address of the landlord.

Occupancy Cost
Your occupancy cost only covers the period in the tax year that you lived in your principal residence in Ontario. A principal residence can be a house, apartment, condominium, hotel or motel room, mobile home, or rooming house.

Exceptions:

- a principal residence does not include a residence that does not pay full municipal and school taxes, or full grants instead of taxes
- nursing homes, hospitals, charitable institutions, group homes or similar institutions do not normally qualify as principal residences unless the institutions pay full municipal and school taxes or a full grant instead of taxes. See heading Residents of Facilities below

Homeowners
If you are a homeowner, occupancy cost is the property tax paid in Ontario on your principal residence in the taxation year including:

- tax charged for municipal and school purposes
- tax charged for local improvements to real property (if you paid a local improvement fee in one lump sum during the year or over a number of years, the amount paid in each year can be included in the calculation of your property tax)
- tax charged under the *Provincial Land Tax Act* or the *Local Roads Boards Act*
- licence fees charged by municipalities and fees charged by school boards for mobile homes

Property tax does not include:

- 'user charges' billed by a municipality (e.g. water)
- 'common expenses' incurred by condominium owners
- mortgage principal and interest
- property tax interest and/or penalty charges
- the portion of local improvement payments financed by government agencies (you may claim your actual payment for the local improvement)
- property tax for the portion of a residence used for a business

Renter
If you rented, occupancy cost is 20 per cent of the rent paid in Ontario in the taxation year including:

- a deposit for the last month's rent (in the year you use the deposit)
- property tax paid as part of your rent
- imputed rent (explained below)

Rent does not include: utility charges such as water, electricity, parking, janitorial and recreational facilities which are separately itemized.

Note: If these charges are not separately itemized but included in your lease agreement, you may consider the full amount as rent:

- charges for board (e.g. meals, cleaning and laundry)
- amounts paid to relatives or friends as repayment of household expenses, unless these amounts are reported as rental income on their returns

Imputed Rent Arrangements
Imputed rent is the value of services that you or your spouse or common-law partner provide to a landlord instead of paying rent. For example, if you are a farm labourer, domestic, apartment superintendent or a member of the clergy, you may have imputed rent. You may use the imputed rent to calculate occupancy cost for the property tax credit. You must also include the imputed rent as income when filing your income tax return.

Shared Residence
If you share a principal residence with one or more persons (other than your spouse or common-law partner), your occupancy cost is based on your share of the rent or property tax you paid for the year.

Unregistered Condominium
If you occupy a new unregistered condominium unit as your principal residence, special rules apply. From the date you occupy the unit until it is registered in your name, you would claim the interim cost of the condominium as rent. Once the unit is registered, calculate the property tax credit as an owner by prorating property taxes from the date of registration to December 31.

Mobile or Modular Home on Leased Land
If you own your home but lease the land on which the home is situated, you may claim a property tax credit. Assuming that property tax, a municipal licence fee and/or a school board fee was paid, you may claim the occupancy cost either as rent or as property tax. Use the method most beneficial to you.

For example:

- use 20 per cent of the total rent paid, including any tax or fee as part of that rent
- use the property tax, municipal licence fee and/or school board fee for the home and lot

Property tax is the actual tax on the home and lot. It is calculated by multiplying the assessed value by the local mill rate, and is not necessarily the amount considered 'tax' in the rental agreement.

Residents of Facilities
If you live in a nursing home, charitable institution, home for the aged or a similar facilities which pays full municipal and school taxes, or a grant instead of taxes, you may claim a property tax credit. You must deduct from your occupancy cost any accommodation subsidy from a government agency.

The rent portion of your nursing home payment must not include amounts for items (i.e. meals, housekeeping, laundering or other services) other than the occupancy. If a cost breakdown is not available, an amount of up to 75 per cent of your total nursing home payments may be claimed as rent.

If your spouse or common-law partner continues to reside in the family residence, that individual could claim his/her own property tax credit under the involuntary separation option.

Co-operative Housing
Residents of co-operative housing units who do not have ownership interest, may claim a property tax credit based on rental payments only.

If you live and have an ownership interest in a co-operative, you may claim a property tax credit based on the property tax you paid to the municipality, or the property tax set by the co-operative for the unit you occupy.

Life Lease Arrangements
Residents who have paid a lump sum for the 'right to occupy' for life or a stipulated period are not registered on title as owners of their unit, therefore they are more like tenants than owners.

Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities

Property owners who build or modify a residence to accommodate a senior or a person with a disability may be eligible for property tax relief.

Where an existing home is renovated through alterations or additions to the premises to accommodate a senior or a person with a disability, the value of the alteration, improvement or addition is exempt from property taxation.

- an example of an alteration would be the construction of ramps
- an example of an addition would be a new room (sometimes called a "granny flat")

Where a new home is built to accommodate a senior or a person with a disability, 10 per cent of the assessed value of the home is exempt from property taxation.

Property owners who believe their home is eligible for tax relief under this program should notify their local office of the Municipal Property Assessment Corporation (MPAC) about the renovation or construction on their premises by October of the year preceding the tax year to ensure that exempt status can be reflected on the assessment roll.

1-866-296-MPAC (6722)
www.mpac.on.ca

Transportation Tax Refund for People with Physical Disabilities

A refund of Retail Sales Tax (RST) that you have paid is available on certain new or used licensed motor vehicles purchased or leased on a long-term basis (12 months or longer) for the purpose of transporting a person with a permanent physical disability. At the time the motor vehicle is bought and a refund application filed, the purchaser must be:

- a person with a permanent physical disability who bought the vehicle for their own transportation
- a member of the family or the same-sex partner of a person with a permanent physical disability
- a principal caregiver, if the person with the permanent physical disability does not have a member of the family who is willing and able to provide transportation for that person, or
- a religious, charitable or non-profit organization that purchased the vehicle to transport people with permanent physical disabilities

The purchaser may also be eligible for a refund of the RST paid on certain modifications made to the motor vehicle. These modifications must be made only to assist a person with a permanent physical disability. For example, RST paid on modifications made to a motor vehicle in order to accommodate a wheelchair, such as raising the roof, lowering the floor, or installing special doors to accommodate a wheelchair lift, is refundable.

Exempt Items for People with Physical Disabilities

Some household appliances, mobility aids, communications equipment, protective and pain-relieving devices, and other items may qualify for an exemption from Retail Sales Tax if solely designed for physically disabled persons.

The *Retail Sales Tax Act* also provides a specific exemption from RST for hearing aids, optical appliances, orthopaedic appliances and prosthetic appliances or equipment. These items are not required to be designed solely for people who are physically disabled.

Senior Homeowners' Property Tax Grant

The Ontario Senior Homeowners' Property Tax Grant is an annual benefit to help offset property taxes for seniors with low and moderate incomes who own their own homes. The Canada Revenue Agency administers the grant on behalf of the Province of Ontario.

You can apply for a grant for a taxation year if you meet the following conditions on December 31 of the previous year.

- you were 64 years of age or older on December 31
- you were a resident of Ontario on December 31
- you (or your spouse or common-law partner) owned and occupied your principal residence on December 31 for which you (or your spouse or common-law partner) paid Ontario property taxes in 2009
- your spouse or common-law partner has not received a Property Tax Grant for 2010
- you meet the income requirements

You may be eligible for the Ontario Property Tax Credit in addition to the Property Tax Grant. Starting in 2010, the Ontario Property and Sales Tax Credit is replaced with a new Ontario Sales Tax Credit and a new Ontario Property Tax Credit.

Note: If you did not apply for the 2009 grant on your 2008 personal income tax return, you may contact the Canada Revenue Agency at 1-800-959-8281 to request an adjustment to your return to apply for it before April 30, 2012.

To receive the grant, you have to apply for it each year by completing and attaching Form ON479, Ontario Credits and Senior Homeowners' Property Tax Grant, to your personal income tax return. (Note: This form is included in the Ontario General Income Tax and Benefit package.) To qualify for the Ontario Senior Homeowners' Property Tax Grant, you must pay Ontario property taxes on a principal residence you own.

For additional information, review the Senior Homeowner's Property Tax Grant Information Bulletin at:

www.rev.gov.on.ca/en/bulletins/itrp/6493.html

Principal Residence
Effective January 1, 2009, the *Taxation Act, 2007* was amended so that residents of trailer parks and life lease residents are also allowed to receive the grant and the Ontario Property Tax Credit.

This change allows seniors to claim the grant and the Ontario Property Tax Credit where their principal residence is a non-seasonal mobile home or a residence occupied pursuant to a prepaid life lease (or a prepaid lease having a term of at least 10 years).

Individuals who own their home but lease the land on which the home is situated can claim the grant or the Ontario property tax credit portion by:

- Determining the amounts they paid for the year to the owner of the land to compensate the owner for municipal tax assessed against the land
- Determining the amounts of municipal tax they paid for the year in respect of the non-seasonal mobile home
- Using the total of the two amounts determined above for the grant and the Ontario property tax credit

In a situation where both spouses or common-law partners are seniors and live apart and maintain separate principal residences on December 31 of the previous year for health reasons, each may apply for a property tax grant for their separate eligible residences.

Ontario Tax Credits
1-866-668-8297

Income Taxes

Canada first collected personal income tax in 1917. The organization that evolved into the Canada Revenue Agency (CRA) was founded in 1927. Starting in 1966, Canada Pension Plan (CPP) contributions were collected from employers and self-employed Canadians.

Learning About Taxes
CRA offers a free online course "Learning About Taxes". This course has been developed to help you understand the fundamentals of the Canadian tax system and

to teach you how to file a simple income tax and benefit return.

www.cra-arc.gc.ca/tx/ndvdls/tpcs/lrn-tx/ntr/vrvw-eng.html

The course explains:

- the basics of Canada's tax system, its history, and how it works
- why you pay taxes and how these taxes are spent
- why you need to complete an income tax and benefit return
- the tools you can use to help you with questions about your return, the taxes you owe, or other tax related matters; and
- the income tax and benefit return, and how to complete it.

Canada Revenue Agency
Income tax is collected by the CRA on behalf of the federal government, provinces and territories. If you need personal or general tax information, you can visit your local tax services office (addresses and phone numbers are in the federal government section of most phone books and can also be found on the CRA's website listed below).

1-800-959-8281
TTY: 1-800-665-0354
www.cra.gc.ca
www.cra.gc.ca/tx/ndvdls/sgmnts/snrs/menu-eng.html (Seniors page)

Help with Taxes
Tax Information Phone Service (TIPS) enables you to get personal and general tax information from an automated Tax Information Phone Service (TIPS).

1-800-267-6999

Community Volunteer Income Tax Program
Do you need help to complete your income tax return? Under the CRA's Community Volunteer Income Tax Program, trained volunteers complete basic tax returns free of charge for individuals with low income and simple tax situations. If you need a volunteer's help (of if you would like to become a volunteer yourself), contact:

1-800-959-8281
www.cra.gc.ca/tx/ndvdls/vlntr/menu-eng.html

Preparing Your Tax Return
If you filed a return last year, you will be sent a new one each year. You can view and print the General Income Tax and Benefit Return online, or you can download the

files onto your computer's hard drive. You can also use CRA's online order form or by calling 1-800-959-2221 to have a printed copy of the General income tax and benefit package, and any other forms and publications, mailed to you.

You can get the General guide and forms book from any postal outlet or Service Canada office near you between February and early May each year.

You can fill out and send your tax return on paper or electronically. Use electronic services such as NETFILE and TELEFILE, My Account, My Payment, and direct deposit to file your return, manage your tax affairs online, make online payments, and get your refund and benefits deposited into your bank account, respectively. My Account allows you to track your refund, view or change your return, check your benefit and credit payments and your RRSP limit, and set up direct deposit. To use My Account, you have to register for an epass. Once you are registered, CRA will mail you a Security Code, within five business days. For e-services helpdesk, contact CRA.

1-800-714-7257
TTY: 1-888-768-0951
www.cra.gc.ca/eservices

To file your return over the Internet via CRA's NETFILE service, you will need to purchase commercial tax filing software or have your return filed by a professional tax service. Canada Revenue Agency will provide you with an access code to connect to their server so that you can send your data to them. For an access code, please visit:

www.netfile.gc.ca

TELEFILE is an interactive computer program that allows eligible taxpayers to electronically file their tax return for free using a touch-tone telephone. All you need to use the service is a touch-tone telephone, your social insurance number (SIN), your personalized access code and your completed tax return. You can contact the TELEFILE service toll-free at 1-800-959-1110 or by visiting:

www.cra-arc.gc.ca/esrvc-srvce/tx/ndvdls/tlfl/menu-eng.html

If you send in a paper form, include your information slips detailing your sources of income and deductions. Keep a copy, paper or electronic, of your return for future reference.

After your tax return has been processed, Canada Revenue Agency will mail you a Notice of Assessment showing any changes or corrections made to the tax return

(such as identifying and correcting a math error). If you are entitled to a refund because CRA agrees with the calculations on your return that you over-paid your taxes during the year, CRA will issue a refund.

Payments or Refunds
My Payment is a new payment option that allows individuals and businesses to make payments online from an account at a participating Canadian financial institution using CRA's website:

www.cra-arc.gc.ca/esrvc-srvce/tx/mypymnt/menu-eng.html

You may be able to pay electronically using your financial institution's Internet or telephone banking services. Most financial institutions allow you to schedule future-dated payments. For more information, contact your financial institution.
You can make your payment free of charge at your financial institution in Canada. To do so, you have to use the remittance form in your personalized tax package.

You can attach a cheque or money order made out to the Receiver General to the front of your paper return. To help CRA process your payment correctly, write your social insurance number on the back of your cheque or money order.

Canada Revenue Agency
875 Heron Rd.
Ottawa ON K1A 1B1

Payment Arrangements:
1-888-863-8657
TTY: 1-800-665-0354

Telerefund: 1-800-959-1956

7.2 Pensions

The last decades of the 20th century saw major improvements in the incomes of older Canadians and dramatic reductions in poverty among seniors. While these successes should be acknowledged, research indicates that the retirement income system may experience challenges in the 21st century. As the population of Ontario ages, retirement security issues are becoming more important for people with and without pension plans.

Although Defined Benefit plans are a key source of income for seniors in Ontario (50 per cent of singles and couples age 65 or over receive income from Defined Benefit pension plans), Defined Benefit plan coverage has declined from over 40 per cent to about a third of paid employees. Many Ontarians without employment pension plans have seen their retirement savings decline significantly due to negative returns in equity markets around the world in 2008, the global recession and low interest rates. Governments are reviewing the state of the current retirement income system, its

future sustainability and options that could strengthen it for tomorrow's seniors. To read more on the recommendations from the report of the Expert Commission on Pensions — A Fine Balance: Safe Pensions, Affordable Plans, Fair Rules visit the website:

www.fin.gov.on.ca/en/consultations/pension

Pension Information

To get information about any benefit under the Old Age Security (OAS) Pension program or Canada Pension Plan (CPP), contact Service Canada at the number below. Please have ready either the number that appears on your OAS or CPP payment, your Social Insurance Number, or the number on your Old Age Security Card.

You can notify Service Canada of a change of address 24 hours a day, seven days a week by calling the automated telephone system at the number listed below.

You can arrange to have the government deposit your CPP and OAS benefits (including Guaranteed Income Supplement, Allowance and Allowance for the Survivor) directly into your bank or credit union account each month. This assures your deposit will be on time, without the risk of paper cheques being lost, stolen or damaged.

You can make all the arrangements for direct deposit over the phone. You will need to give the full number of the account where you want your payment deposited (that number can be found on the bottom of one of your cheques for that account). If you don't have a chequing account, officials at your banking institution can give you the information. To ask for direct deposit, simply call one of the numbers below.

If you have questions about whether you are eligible for any of the Old Age Security and Canada Pension Plan benefits mentioned here, call Service Canada and staff will review your file free of charge.

Service Canada
PO Box 8522
Ottawa ON K1G 3H9

English: 1-800-277-9914
French: 1-800-277-9915
TTY: 1-800-255-4786
www.servicecanada.gc.ca

7.3 Old Age Security Pension

Old Age Security Pension provides a monthly payment at age 65 if you have lived in Canada for at least 10 years. If you are a low-income senior, you may be eligible for

other benefits as early as age 60. You must apply to receive OAS benefits. You do not have to be retired to receive the basic OAS Pension. Like most other retirement income, your basic Old Age Security pension is taxable income.

To qualify for the basic Old Age Security pension, you must:

- be 65 years of age or over, and
- live in Canada and be a Canadian citizen or a legal resident at the time the application is approved, and
- have lived in Canada at least 10 years after reaching age 18

If you don't live in Canada, you must:

- be 65 years of age or older, and
- have been a Canadian citizen or a legal resident of Canada the day before you left Canada, and
- have lived in Canada for at least 20 years after turning 18

If you are not covered by either of these two scenarios, you may still qualify for a pension since Canada has social security agreements with many countries. If you have lived in one of these countries or contributed to its social security system, you may qualify for a pension from that country, from Canada or from both countries. For more information, see the section on International Benefits in this chapter or contact Service Canada.

If you apply at any time after your 66th birthday, you will receive a back payment worth up to a total of 12 months of pension benefits.

In addition to the basic Old Age Security Pension, seniors living in Canada who have low or modest incomes may qualify for other benefits such as the Guaranteed Income Supplement.

In addition, a spouse or common-law partner between the ages of 60 to 64 of a GIS recipient, may be entitled to the "Allowance" or to the "Allowance for the Survivor".

Guaranteed Income Supplement

The Guaranteed Income Supplement provides additional money on top of the Old Age Security Pension to low-income seniors living in Canada. If you have little or no income besides your OAS basic pension, you may be able to get a monthly Guaranteed Income Supplement. The amount of this extra payment is based on your annual income, or the combined annual income of you and your spouse or common-law partner (same-sex or opposite sex).

You must apply for this benefit and renew it each year, either automatically by filing an income tax return by April 30 each year, or by filling out a renewal form. The GIS benefit is not taxable income, although it is included in the calculation of net income, which is used in determining eligibility for a number of income-tested benefits.

Allowance and Allowance for the Survivor

The Allowance is a monthly benefit for low-income seniors (aged 60-64) whose spouse or common-law partner is eligible for, or currently receiving, the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS). The monthly Allowance is based on your income and that of your spouse/common-law partner.

The Allowance for the Survivor is based solely on the survivor's income. You may qualify for the Allowance for the Survivor if your spouse or common-law partner has died, and you have not remarried or entered into a new common-law relationship for more than 12 months. In the case of same-sex couples, you may qualify for the Allowance for the Survivor if your partner died on or after January 1, 1998, and you have not remarried or entered into a new common-law relationship for more than 12 months.

To qualify for the Allowance or the Allowance for the Survivor, you must:

- be 60 to 64 years old;
- be a Canadian citizen or legal resident when your benefit is approved (or have been one when you last lived in Canada); and
- have lived in Canada for at least 10 years after turning 18; and
- have an annual income below the prescribed limit (if applying for the Allowance, both you and your spouse's or common-law partner's combined incomes must be below the prescribed limit)

To receive the Allowance, you must not be divorced or voluntarily separated from your spouse or common-law partner for more than three months.

If you have not lived in Canada for at least 10 years since you turned 18, but have lived or worked in a country that has an international social security agreement with Canada, you may still qualify.

You must renew the Allowance or Allowance for the Survivor each year, either automatically by filing an income tax return by April 30, or by filling out a renewal form. The Allowance and the Allowance for the Survivor benefits are not taxable income.

If you and your spouse or common-law partner separate voluntarily for more than three months, your Allowance will end. If you and your spouse are separated for

reasons beyond your control (for example, if one of you has to live in a hospital or nursing home), please call Service Canada for more information.

You qualified for the Allowance for the Survivor because your spouse or common-law partner died. If you remarry, your Allowance for the Survivor will end. It will also end if you live in a common-law relationship for at least one year. You must notify Service Canada of any changes.

If you are receiving the Allowance and your spouse or common-law partner dies, you will be switched to the Allowance for the Survivor. Your benefits will then be calculated on the basis of your income alone.

At the age of 65, most people who receive the Allowance or the Allowance for the Survivor have their benefit automatically changed to an Old Age Security pension. At this point you may also be eligible for the Guaranteed Income Supplement.
You may also be eligible for benefits under the *War Veterans Allowance Act* administered by Veterans Affairs Canada, or for Employment Insurance benefits from Human Resources and Skills Development Canada, other provincial/territorial and municipal income assistance and services.

For more information on the Old Age Security Program, Guaranteed Income Supplements, Allowance and Allowance for the Survivor, and Other Benefits, contact Service Canada:

English: 1-800-277-9914
French: 1-800-277-9915
TTY: 1-800-255-4786
www.servicecanada.gc.ca

7.4 Canada Pension Plan

The Canada Pension Plan (CPP) Retirement Pension is a monthly benefit paid to people who have contributed to the Canada Pension Plan. The pension is designed to replace about 25 per cent of the earnings on which a person's contributions were based.

With very few exceptions, every person in Canada over the age of 18 earning a wage or salary must pay into the CPP. You and your employer each pay half of the contributions. If you are self-employed, you pay both portions. The CPP is also portable, so that even if you move from one job to another, you continue to contribute to the CPP and build up future credits.

You do not make contributions if you are receiving a CPP disability or retirement pension. At age 70, you stop contributing even if you have not stopped working. The CPP operates throughout Canada, although the province of Quebec has its own similar program, the Quebec Pension Plan (QPP). The CPP and the QPP work together to ensure that all contributors are protected.

The CPP pays retirement pensions, survivor benefits, children's benefits, disability benefits and a lump-sum death benefit. You must apply for all CPP benefits. They are not sent automatically. It is important to note that all CPP benefits are taxable income and must be declared on your income tax form each year. Taxes on CPP benefits are not deducted at the source (federal government) unless you request monthly tax deductions.

To Qualify for CPP

You qualify for a CPP retirement pension if you have made at least one valid contribution (payment) to the Plan and if:

- you are at least 65; or
- you are between 60 and 64, and meet the earning requirements set out in the legislation

To see if you qualify for a retirement pension between the ages of 60 and 64, please contact Service Canada.

The actual amount you receive is based on how much and for how long you contributed to the Plan, as well as the age at which you choose to begin receiving the pension: age 60 at the earliest, or age 70 at the latest.

The decision when to take retirement pension is yours and depends on your circumstances. Some considerations are:

- whether or not you still earn an income and contribute to the Plan
- how long you have contributed
- how much your earnings were (which affects how much you contributed)
- your other retirement income
- your health; and
- your retirement plans

Although it is not a requirement, it is best to apply at least six months before you want your pension to begin. Please note that there are legislative restrictions on retroactive payments. A delay in applying could result in lost benefits.

You must complete an application. Application kits are available on the Service Canada website, or you can request to receive a kit through the mail.

English: 1-800-277-9914
French: 1-800-277-9915
TTY: 1-800-255-4786
www.servicecanada.gc.ca

Disability Benefits

If you are a CPP contributor under the age of 65 and cannot work at any job because of a severe and prolonged physical and/or mental disability, you may be eligible for basic earnings replacement in the form of monthly benefits provided by the Canada Pension Plan Disability program.

If you are receiving a CPP retirement pension, you can apply to have your retirement pension replaced by a CPP disability benefit if you became disabled (according to CPP legislation):

- before you turned 65; and
- before your retirement pension began

In addition, your application for CPP disability benefits must be made within 15 months of the start of your CPP retirement pension.

Any CPP retirement pension payments you have already received may be deducted from your disability benefit.

The Application for Disability Benefits is now available online, or, contact Service Canada to have a kit mailed to you. You must apply for a disability benefit in writing.

Survivor Benefits

The CPP death benefit is a one-time, lump-sum payment made to the deceased contributor's estate. If there is no estate, then the person responsible for the funeral expenses, the surviving spouse or common-law partner or the next of kin may be eligible to receive this payment, in that order. Check with the Funeral Service director if they will apply for this benefit on your behalf as part of the services offered by the funeral home.

The CPP survivor's pension is paid to the person who, at the time of death, is the legal spouse or common-law partner of the deceased contributor. If you are a separated legal spouse, and there is no co-habiting common-law partner, you may qualify for this benefit.

If your deceased same-sex common-law partner contributed to the CPP, you could be eligible for survivor's benefits if the contributor died on or after January 1, 1998.

The Canada Pension Plan children's benefit is paid to the natural or adopted child of the deceased contributor, or a child in the care and control of the deceased contributor at the time of death. The child must be either under age 18, or between the ages of 18 and 25 and attending school full-time at a recognized institution.

Pension Sharing

Spouses or common-law partners can share their CPP retirement pension(s), which may result in tax savings. As spouses in a continuing marriage or common-law relationship, you may apply to receive an equal share of the retirement pension or pensions earned during the years you were together. You must both be at least 60 years old.

Credit Splitting

When a marriage or common-law relationship ends in divorce or separation, the CPP contributions made by both individuals during the marriage or common-law relationship can be divided equally between you for the period of time you lived together.

7.5 International Benefits

The International Benefits program may provide retirement, disability or survivor benefits to eligible individuals who have lived or worked in another country, or the surviving spouse, common-law partner or children of eligible individuals who have lived or worked in another country.

For more information on the entitlements for a particular country or for help in applying for Canadian and/or foreign social security benefits, please call:

1-800-454-8731
TTY: 1-800-255-4786

If you live outside Canada or the United States, you can contact Service Canada at:

1-613-957-1954 (collect calls accepted)
Fax: 1-613-952-8901
www.servicecanada.gc.ca

7.6 Guaranteed Annual Income System

The Guaranteed Annual Income System (GAINS), administered by the Ontario Government, ensures a guaranteed minimum income for Ontario senior citizens by providing monthly payments to qualifying pensioners.

Eligibility

You are eligible to receive GAINS payments if:

- you are an Ontario resident, 65 or older, and receive the federal Old Age Security (OAS) and the federal Guaranteed Income Supplement (GIS)
- you are and have been a permanent resident of Ontario for the past 12 months, or you previously lived in Ontario for a total of 20 years after the age of 18
- your total income from all sources is below the level guaranteed by the province

You are also eligible to receive GAINS payments if you meet the criteria in the last 2 bullet points above and:

- you receive OAS and GIS benefits under the federal International Social Security Agreement program, and
- you have 10 or more years of Canadian residency

How the Program Works

If you currently receive a full or partial OAS pension plus the GIS, you do not have to apply for GAINS. The specific amount of GAINS benefit is directly linked to the amount of your GIS monthly payments. A GAINS benefit is only paid when total income, including OAS, GIS and all other sources of income, falls below the annual level guaranteed by the province. The GIS and GAINS benefit year begins each July.

Most seniors will automatically have their GIS entitlement renewed from information included in their current income tax and benefit return. In some situations, you may still require a renewal application to inform the federal government of the amount of income which you received in the prior calendar year.

Method of GAINS Payment
No application is necessary. If you meet the eligibility requirements, your benefits will be determined automatically.

The Ontario Government will automatically mail you a cheque for your GAINS payment around the 25th day of each month, or deposit it directly into your bank

account if you have arranged for direct deposit payment for your OAS/GIS. If you do not have direct deposit payment, but would like to, please call:

1-800-267-8097
TTY: 1-800-268-7095

Amount of GAINS Payment
A GAINS payment is based on your reported income as an individual or combined income as a married couple or common-law partnership. The GAINS payment may increase or decrease along with changes to either your income or marital status. The GAINS benefit is not taxable income, although it is included in the calculation of net income, which is used in determining eligibility for a number of income-tested benefits. GAINS payments decline as private incomes increase. Seniors with no private income receive maximum GAINS benefits. For more information, contact:

Client Accounts and Services Branch
33 King St. W., PO Box 624
Oshawa ON L1H 8H5

1-800-267-8097
TTY: 1-800-268-7095
www.rev.gov.on.ca/en/credit/gains/

7.7 Financial Assistance

Ontario Works

If you qualify, Ontario Works can provide you with money to help you cover the costs of basic needs (e.g. food) and housing costs. The amount of money you may receive from Ontario Works will depend on your:

- family size
- income
- assets, and
- housing costs

Ontario Works staff will talk with you about your situation and you can decide if you want to complete an application. Please look in your telephone directory for the closest Employment and Social Services office nearest you or check the Social Assistance Office Locator to find an office near you at:

www.mcss.gov.on.ca/mcss/owapp/Locator/index.aspx?lang=en

7.8 Private Pensions, Savings and Retirement Planning

Public pensions (Old Age Security Pension and Canada Pension Plan) provide a modest base upon which to build additional, private savings for retirement.

RRSPs and RRIFs

A registered retirement savings plan (RRSP) is an arrangement between an individual and an issuer (an insurance company, a trust company or a bank) under which retirement income commences at maturity. Contributions are made by individuals and are deductible under the *Income Tax Act*. Earnings in the plan remain tax-free and payments out of an RRSP are taxable on receipt.

A registered retirement income fund (RRIF) is a retirement fund that you establish and that is registered to provide income during your retirement. A RRIF is an arrangement between a carrier (an insurance company, a trust company or a bank) and an annuitant under which payments are made to the annuitant of a minimum amount each year. The property under a fund is derived only as a result of a transfer of funds from another RRIF, an RRSP or a registered pension plan (RPP), and annual amounts must commence to be paid to the annuitant immediately.

Setting up a RRIF

By law, you are not eligible to hold an RRSP beyond the 31st of December of the year in which you reach the age of 71. By that time, you must arrange to transfer the proceeds of your RRSP into a RRIF or an annuity that provides you with a retirement income, or you must withdraw the funds and pay income tax on the total proceeds. You set up a registered retirement income fund account through a financial institution such as a bank, credit union, trust or insurance company. Your financial institution will advise you on the types of RRIF and the investments they can contain.

Starting in the year after you establish a RRIF, you receive a minimum amount each year using a predetermined formula based on the value of the RRIF and your age. You may have to pay tax on the income when you start receiving the payments. Enter these payments as income on your return for the year you receive them.

RRSP/RRIF Losses After Death

If there is a decrease in the value of an unmatured RRSP or a RRIF between the date of death and the date of final distribution to the beneficiary or estate, the legal representative for the deceased person can request the amount of the decrease to be deducted on the deceased's final return.

The Lifelong Learning Plan

The Lifelong Learning Plan allows you to withdraw amounts from RRSPs to finance training or education for you or your spouse or common-law partner. You cannot use the RRSP funds to finance your children's training or education, or the training or education of your spouse or common-law partner's children.

Canadian Government Annuities

The Canadian *Government Annuities Act* began on September 1, 1908. Canadians of modest income could buy deferred or immediate annuities, either individually or through an employer pension plan. By guaranteeing payment, competitive yields, and paying all of the costs of taking care of these annuities, the government tried to encourage people to save for retirement. Changes brought on by the *Old Age Security Act* (introduced in 1952) and the Canada and Quebec pension plans (introduced in the 1960s) resulted in a drop in sales. In 1975, the government stopped the sale of Government Annuities.

The Annuities Branch of Human Resources and Social Development Canada, located in Bathurst, New Brunswick, currently administers 100,000 Government Annuity contracts, of which 7,000 have not yet matured.

Canadian Government Annuities Branch
Human Resources and Social Development Canada
P.O. Box 12000
Bathurst NB E2A 4T6

1-800-561-7922
Fax: 506-548-7428
www.servicecanada.gc.ca

Life Event Bundle: "Getting Ready to Retire"

The Ontario government is bundling information and services around key life events, such as "Getting Ready to Retire". Each bundle brings together in one place everything on the subject. From this site, you can find information on things you need to know and quick links to forms you might need including, OAS, CPP, International Benefits, Veterans' Pension, GAINS, Ontario Drug Benefit Program, Housing and other resources.

Visit the "Life Events" section at the Government of Ontario website www.ontario.ca, or contact ServiceOntario at 1-800-267-8097.

7.9 Bonds

Ontario Savings Bonds

Ontario Savings Bonds (OSB), which are backed 100 percent by the Province, can only be purchased by Ontario residents. All OSBs can be held in self-directed Registered Retirement and Registered Education Savings Plans. The bonds are available at banks, trust companies, credit unions, caisses populaires, Province of Ontario Savings Offices and investment dealers.

1-888-212-BOND (2663)
www.ontariosavingsbonds.com

Canada Savings Bonds and Canada Premium Bonds

Canada Savings Bonds and Canada Premium Bonds are secure investments you may wish to include as part of your financial plan. Available from October to April 1st of each year they can be held on their own, or as part of a retirement savings or income plan.

Canada Savings Bonds
P.O. Box 2770, Station D
Ottawa ON K1P 1J7

1-800-575-5151
TTY: 1-800-354-2222
www.csb.gc.ca

7.10 Professional Associations

Listed below are some professional associations with websites and publications to help you learn more about retirement planning and investment.

Advocis: The Financial Advisors Association of Canada

Advocis is the professional membership association of financial advisors. Advocis members provide financial services including financial planning, estate planning, tax preparation, tax planning, and consultation on employee group benefits, pensions and retirement plans.

Advocis
390 Queens Quay W., Ste. 209
Toronto ON M5V 3A2

1-800-563-5822
Fax: 416-444-8031
E-mail: info@advocis.ca
www.advocis.ca

Canadian Bankers Association

The Canadian Bankers Association is a professional industry association representing Canada's chartered banks. This bilingual site contains information on a variety of financial matters, including a brochure on Planning for Retirement.

1-800-263-0231
www.cba.ca

Office of the Superintendent of Financial Institutions

The Office of the Superintendent of Financial Institutions regulates federally administered private pension plans. The Pension section of their website includes a Pension Guide for Members of Federally Regulated Private Pension Plans.

1-800-385-8647
www.osfi-bsif.gc.ca

7.11 Financial Services

Financial Services Commission of Ontario

The Financial Services Commission of Ontario (FSCO) regulates insurance, pensions, credit unions, caisses populaires, co-operatives, mortgage brokers, and loan and trust companies.

If you have a complaint about a financial institution or salesperson in one of the Financial Services Commission's regulated sectors, you may contact the FSCO for assistance. The FSCO also produces a number of useful resources for consumers. The FSCO also licences insurance agents and mortgage brokers. You can check if an agent or broker is licensed on FSCO's website.

Financial Services Commission of Ontario
5160 Yonge St.
Toronto ON M2N 6L9

1-800-668-0128
TTY:1-800-387-0584
Fax: 416-590-7070
www.fsco.gov.on.ca

Ontario Securities Commission

The Ontario Securities Commission (OSC) administers and enforces Ontario securities law. The OSC registers and monitors dealers and advisers to ensure that they deal with clients in an ethical and professional manner. You can check whether a dealer is registered by contacting the OSC Contact Centre.

Ontario Securities Commission
20 Queen St. W., Ste. 1903
Toronto ON M5H 3S8

1-877-785-1555
TTY: 1-866-827-1295
E-mail: inquiries@osc.gov.on.ca
www.osc.gov.on.ca

Debt Management and Credit Counselling

If your finances are causing you concern or you are beginning to experience financial difficulty, contact a credit counsellor. A credit counsellor will carry out a full financial assessment to obtain a clear picture of your financial situation and will explore alternatives with you. Your counsellor will help you with money management skills and discuss strategies for dealing with debts. You may also want to contact your own financial institution to learn what they can do to help you.

Ontario Association of Credit Counselling Services
The aim of OACCS is to enhance the personal financial well-being of Canadians through financial literacy, education and industry leadership. OACCS establishes and regulates uniform standards of practice, knowledge, skills and ethics for the Credit Counselling and Financial Coaching profession.

1-888-746-3328
www.indebt.org

Life Event Bundle: "Managing Your Debt"

The Ontario government is bundling information and services around key life events, such as "Managing Your Debt". Each bundle brings together in one place everything on the subject. From this site, you can find information and resources on managing your money and how to get help.

For more information, visit the "Life Events" section at the Government of Ontario website www.ontario.ca or contact ServiceOntario at 1-800-267-8097.

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8 Health and Wellness

8.1 Health and Wellness

Information, programs and services on health and wellness are available through Ontario government ministries, the Local Health Integrated Networks, community services via Community Care Access Centres and service agencies.

For more information, contact the Seniors' INFOline:

1-888-910-1999
TTY: 1-800-387-5559

Emergency Calls

In the case of any situation where there are people at risk and immediate action is needed, the number to call is 9-1-1. For communities not serviced by 9-1-1, please use the ten-digit emergency number specific to your area listed in your telephone directory.

Telehealth Ontario

Telehealth Ontario is a free, confidential telephone service you can call to get health advice or general health information from a Registered Nurse.

When you call Telehealth Ontario, you will be talking directly with a Registered Nurse. You will be asked to describe your symptoms and answer questions to best assess the seriousness of the problem. Based on the assessment, the Registered Nurse can advise self-care, recommend a visit to a health practitioner or, give you the phone numbers of community resources nearest you.

The Telehealth Ontario service is provided in English and French, with translation support for other languages and a direct TTY number for those with hearing and speech difficulties. Callers can also be connected to medication information and health information audio tapes.

1-866-797-0000
TTY: 1-866-797-0007

8.2 Local Health Integration Networks

Local Health Integration Networks (LHINs) are not-for-profit corporations that are responsible for planning, integrating and funding local health services in 14 geographic areas of the province. LHINs work in partnership with a range of health service providers in hospitals, Community Care Access Centres, long-term care homes, community health centres, community support services and Mental Health and Addictions Services, to deliver health care that is patient-focused, results-driven, integrated and sustainable.

Aging at home is a priority for the local LHINs to make home care and community support services available to enable people to continue leading healthy and independent lives in their own homes. Most seniors want to continue living at home, whether it is in a private home, condominium complex, an apartment, or other living arrangements.

For the Local Health Integration Network nearest you, visit: www.lhins.on.ca

Community Care Access Centres

There are Community Care Access Centres (CCACs) in communities across Ontario that are funded by Local Health Integration Networks. CCAC advice and services are covered by OHIP. Community Care Access Centres help coordinate services for seniors, people with disabilities and people who need health care services in the community to help them live independently in their own homes for as long as possible. There are costs associated with some of the in-home programs, such as home maintenance.

A CCAC case manager is the single point of access to information, community support services, such as in-home services, respite services, adult day programs and long-term care placement.

In-Home and Community Services – help you with day-to-day things around your home:

- Home Help/Homemaking
- Security Checks/Telephone Assurance Program
- Emergency Response Systems
- Intervention and Assistive Service
- Home Maintenance and Repair
- Meals on Wheels
- Congregate Dining

Community Services – helps connect you with friends or community programs:

- Adult Day Service
- Alzheimer Day Service
- Friendly Visiting
- Transportation to essential appointments
- Intergenerational Program
- Social and Recreational Services

Health Services – help you at home when ill, recovering, or in need of specialized services:

- Personal Support Service
- Attendant Service
- Foot Care
- Alzheimer/Dementia Overnight Service
- Palliative Care
- Supportive Housing

Case managers talk with you about your needs, answer questions about what CCACs can provide and what's available in your community. They will conduct a health care assessment, develop a customized care plan that meets your specific needs, arrange for delivery of government-funded home and community support services, check in regularly with you and adjust your plan if your needs change. CCACs can provide information about long-term care options and help you to arrange and apply for admission to a long-term care home and to get on the appropriate waiting lists.

To find the CCAC nearest you, contact:

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559
www.310CCAC.ca

8.3 Personal Care and Support

Personal Care and Support refers to a range of essential daily activities that help maintain your physical well-being. There are many titles given to formal workers who provide such types of care. These may include, "Personal Support Worker", "Health Care Aides", "Personal Care Workers" or "Attendants". A staff person visiting your home can help you with:

- Personal hygiene care, such as washing and bathing, mouth care, hair care, preventative skin care, routine hand or foot care
- Transferring or positioning into chairs, vehicles or beds
- Dressing and undressing
- Assistance with eating
- Assistance with toileting
- Escorting you to appointments

The staff providing personal care and support can assist you with your activities, or help to ensure your safety while you complete the activities yourself.

Arranging for these services
The Community Care Access Centre (CCAC) can help you with defining your needs and situation, determining your eligibility for government-funded services, locating providers and applying for care. The CCAC can also provide information about the availability of financial subsidies for particular service options.

Health Care Options for Primary Care

Primary health care refers to your first point of contact with a doctor or a health care team. Primary health care includes, but is not limited to: disease management and prevention, disease cure, rehabilitation, palliative care and health promotion.

Knowing your health care options allows you to make better choices for your health care needs. Health Care Options is a user-friendly searchable database of walk-in and after-hours clinics, urgent care centres and family health care providers near you. For more information, please visit:

www.hco-on.ca

Walk-in/After-Hours Clinics
A walk-in clinic is for patients seeking care for uncomplicated and non-emergency needs. Clinic hours usually include evenings and weekends and often don't require an appointment. Note: Please phone the walk-in/after-hours clinic first to make sure an appointment is not necessary.

Urgent Care Centres
An Urgent Care Centre is for patients who need treatment for sickness or injuries that are not life threatening. Urgent Care Centres are open during the day, in the evening and on weekends. Urgent Care Centres provide diagnosis and treatment (except surgery), which may include casts, eye care, laboratory/diagnostics, stitches, and x-ray.

Community Health Centres
A Community Health Centre (CHC) is a non-profit organization providing health and health promotion programs for individuals and families in their own communities. CHC teams include physicians, nurse practitioners, nurses, counsellors, community workers and dietitians. CHCs also offer a wide range of support programs including outreach to isolated seniors.

Family Health Team Locations
A Family Health Team brings together different health care providers to deliver quality patient care. Family Health Team doctors are supported by a team that includes nurses, nurse practitioners and other professionals who work together to provide enrolled patients with health care options. Family Health Teams provide after-hours services to their enrolled patients which should also help to relieve the reliance on emergency departments for non-emergency care.

Family Health Care Providers
General and family doctors, and nurse practitioners are family health care providers. They focus on family medicine, diagnose and treat diseases, physical disorders and injuries to patients of all ages.

Nurse Practitioner Clinics
A Nurse Practitioner Clinic has nurse practitioners working with doctors to provide health care to people who do not have a family doctor. These clinics focus on providing care and educating patients about disease prevention and health promotion. The clinics also help patients find their way through the health system by connecting them, if needed, with other services and community-based programs.

Emergency Rooms
The emergency room is the department of a hospital responsible for medical and surgical care to patients arriving in need of immediate medical attention.

For more information about Health Care Options for Primary Care and Service Locators, contact the Seniors' INFOline:

1-888-910-1999
TTY: 1-800-387-5559
www.hco-on.ca

8.4 Public Health

Public health focuses on three areas: preventing conditions that may put health at risk (health protection), early detection of health problems (screening), and changing

people's and societies' attitudes and practices regarding lifestyle choices (health promotion).

Public Health Units administer health promotion and disease prevention programs to inform the public about healthy lifestyles, communicable disease control, including education in STDs/AIDS, immunization, food inspection, and health education for all age groups, and selected screening services.

For more information, or to find the Public Health Unit closest to you, contact the Seniors' INFOline:

1-888-910-1999
TTY: 1-800-387-5559
www.health.gov.on.ca

Public Health Programs

ColonCancerCheck

Ontario has one of the highest rates of colorectal cancer in the world. Colon cancer, often called colorectal cancer, develops in the large intestines (your colon and rectum). It generally develops from tiny growths inside the colon or rectum called polyps. There are no early warning symptoms of the disease, yet, if detected early, colorectal cancer is highly curable.

Risk Factors

- Are you aged 50 or older?
- Do you eat a high-fat, low-fibre diet?
- Are you a smoker?
- Do you consume alcohol excessively?
- Are you physically inactive?
- Are you obese?
- Do you have a family history of colorectal cancer, particularly a parent, child or sibling?
- Do you suffer from inflammatory bowel disease (ulcerative colitis or Crohn's disease)?

If you answered yes to any of these questions, talk to your health care provider about how to reduce your risk of colorectal cancer and appropriate screening methods to catch this disease.

Cancer Care Ontario
620 University Ave.
Toronto ON M5G 2L7
416-971-9800
Fax: 416-971-6888
www.health.gov.on.ca/en/ms/coloncancercheck/public/whatiscoloncancer.aspx

Diabetes

Diabetes is a serious disease that needs managing. If neglected, it can lead to serious, long-term health complications, including heart and kidney disease, stroke, blindness and amputation, and accounts for a significant number of emergency room visits each year.

Type 1 diabetes cannot be prevented. Type 2 diabetes can be prevented through healthy eating, weight management and exercise. By making the right lifestyle choices, both types of diabetes can be managed, letting you live a long and healthy life.

You should take early signs of diabetes seriously. See a doctor to have your blood glucose checked.

Signs that you may have diabetes or high blood glucose levels include:

- Feeling more thirsty
- Frequent urination
- A sudden weight change, either a gain or a loss
- A lack of energy, or feeling tired more than usual
- Blurred vision
- Infections that are more frequent or recurring
- Injuries, such as cuts and bruises, that are slow to heal
- Tingling or no feeling in your hands or feet
- Trouble getting or maintaining an erection

For more information about diabetes, speak to your doctor or health practitioner at a community health centre or public health unit.

www.health.gov.on.ca/en/ms/diabetes/en/preventing_diabetes.html

Immunizations

Immunizations can help save lives, prevent serious illnesses, and are recognized as one of the most effective public health interventions. Immunizations help the body make its own protection (or antibodies) against certain diseases.

Adults who are 65 years and over can be at higher-risk for complications related to influenza and pneumonia. Because of changes in the influenza strains, adults need an influenza shot each year. Protection against the influenza virus includes an annual immunization that is given in the fall just prior to the "flu season", which can run from October through to April. This vaccine is available free of charge to all Ontario residents. Influenza does strike in warmer climates, too, so individuals who travel south for the winter are encouraged to get immunized against influenza before leaving home.

The pneumonia vaccine provides protection against a common cause of pneumonia and other systemic infections. You only need to get this vaccine once to be protected and it can be given at any time of year, including at the same time as the influenza vaccine. This vaccine is provided free of charge to adults 65 years of age and over, and those under 65 with specific high-risk medical conditions, such as chronic heart, kidney or lung disease, and diseases that suppress the immune system. Speak with your doctor if this is right for you.

Flu viruses can live on your hands for up to five minutes and they can live on hard surfaces that you touch with your hands – like countertops and telephones – for up to two days. So clean your hands often to protect yourself and others from getting the flu.

8.5 Health Care Providers

How to find a Health Care Provider

Health Care Connect is a program that refers people without a regular family health care provider to physicians and nurse practitioners who are accepting new patients in their community.

To register for the Health Care Connect program, call 1-800-445-1822, or for more information, visit:

www.health.gov.on.ca/ms/healthcareconnect/public/index.html

Local Hospital(s)

Hospitals often know which physicians with privileges or on staff are accepting new patients, and may be able to provide a few contacts.

Community Health Centre(s)

Community health centres are organizations that provide primary health care and prevention programs through physicians and a variety of other health professionals.

If you have a local community health centre, it may be taking new patients. Keep in mind that most community health centres only provide services to people who live within their particular community.

www.health.gov.on.ca/english/public/contact/chc/chcloc_mn.html

Local Newspapers

Some physicians, including those who are new to an area or who are beginning to establish a practice, will advertise that they are accepting new patients.

Doctor Search

Doctor Search is a free service offered by the College of Physicians and Surgeons of Ontario.

The purpose of Doctor Search is twofold:

- to provide the public access to the names of physicians accepting new patients, and
- to provide the information that can be released to the public about the selected physician.

Find a family physician or specialist by name, or select other search criteria to locate doctors by gender, location of practice, hospital where the doctor has privileges, or language of service other than English.

www.cpso.on.ca/Doctor_Search/dr_srch_hm.htm

College of Physicians and Surgeons of Ontario

The College of Physicians and Surgeons of Ontario (CPSO) is the self-regulating body for the province's medical profession. One important responsibility of the College is to investigate complaints from members of the public about doctors who are members of the College.

If you would like to talk to someone about the care or conduct of a physician, or about the complaint process, please contact the CPSO Investigations and Resolutions department.

The College of Physicians and Surgeons of Ontario
80 College St.
Toronto ON M5G 2E2

1-800-268-7096
www.cpso.on.ca/policies/complaints/

8.6 Ontario Health Insurance Plan

The Ontario Health Insurance Plan (OHIP) covers a wide range of health services. It pays all costs for services that are medically necessary. A resident of Ontario must have a health card to show that he or she is entitled to health care services paid for by OHIP.

Ontario Health Card

Ontario residents are eligible for provincially funded health coverage (OHIP).
To be eligible for Ontario health coverage you must:

- be a Canadian citizen or have immigration status as set out in Ontario's *Health Insurance Act*,
- and make your permanent and principal home in Ontario, and
- be physically present in Ontario 153 days in any 12-month period

OHIP coverage normally becomes effective three months after the date you establish residency in Ontario. Tourists and visitors to Ontario are not eligible for OHIP coverage.

To Apply or Renew a Health Card
If you have never had an Ontario health card, you must apply to OHIP to get a photo health card.

To apply:

1. Visit your nearest OHIP office – check your telephone book for a location near you, or call 1-800-664-8988 or TTY: 1-800-387-5558
2. Complete a Registration for Ontario Health Coverage
3. Provide the necessary original documents

If there is no office in your area and you require information about temporary Outreach Registration sites, call ServiceOntario at 1-800-664-8988 and ask for information about Outreach.

A photo health card has an expiry date that is linked to your date of birth. You will need to visit an OHIP office or Outreach office to renew your health card and have a photo taken. The red and white health cards do not have an expiry date.

Renewal notices for photo health cards are mailed approximately two months prior to the expiry date shown on the front of your card, but you can renew up to six months prior to this expiry date.

To renew:

- Go in person to your nearest OHIP office or Outreach office – as noted above.
- Complete a Health Card Renewal form, bring with you an original document that proves your residency in Ontario and an original document with your name and signature to prove your identity (for example, a Canadian passport)

If you live in a remote area, the ministry can make special arrangements.
You have to wait three months for OHIP coverage if you are a newcomer to Ontario, or former resident returning here to live after being away for more than 212 days.

If your Health Card is lost, stolen or damaged you should immediately contact:

ServiceOntario
1-800-268-1154
TTY: 1-800-387-5559
www.ontario.ca

Protect your Card
Your Ontario Health Card is for health care only. Do not show your card or give your health number to anyone except a health care provider when you receive health care, or to the Ministry of Health and Long-Term Care.

Your personal health care information is protected under the *Freedom of Information and Protection of Privacy Act*. The ministry also has security measures to protect all the personal information that it holds.

OHIP Services In Ontario

OHIP covers a wide range of health services; however, it does not pay for services that are not medically necessary, such as cosmetic surgery.

Physicians
The ministry covers all insured medically necessary services provided by physicians. Physicians may bill you for uninsured services or if you miss an appointment or your health card is not valid. You may contact the ministry if you have questions about charges for uninsured services.

Podiatrists and Osteopaths
Services provided by podiatrists and osteopaths are partially covered under OHIP. The ministry pays part while you must pay for the extra costs.

Physiotherapy
Services are available for people who are seniors 65 and over, residents of long-term care homes, needing physiotherapy services in their home or after being hospitalized, and for those receiving social service assistance. Service continues for those who are in hospital or receiving service through Community Care Access Centres or the Workplace Safety and Insurance Board.

Chiropractic Service
The province no longer covers chiropractic services. People are responsible for paying the fees charged by chiropractors. People with private insurance may have these services covered in part or full by their private plans.

Dental Services in Hospital
The ministry pays for some dental surgery when it is done in a hospital. You must pay the cost of regular dental services in a dentist's office.

Eye Care
A comprehensive eye examination is covered by OHIP once a year for persons under 20 and those 65 and over. OHIP also covers a major eye exam once every 12 months for persons aged 20 – 64 who have medical conditions requiring regular eye exams.

Other Health Services
Full or partial coverage is provided in some cases for health services, such as ambulance services, prescribed medications and long-term care services.

Northern Health Travel Grant
You may be eligible for a Northern Health Travel Grant to help pay transportation costs if you live in northern Ontario and must travel long distances for specialty medical care.

Services In Other Canadian Provinces or Territories
Most of your Ontario health coverage benefits can be used across Canada. The province or territory you are visiting will usually bill Ontario directly. If you have to pay for health services you receive in another part of Canada, you can submit your receipts to your local ministry office to be considered for reimbursement. Prescription drugs from pharmacies, home care services, ambulance services and long-term care services provided in other provinces and territories are not covered.

Services Outside Canada
For people travelling outside Canada, the ministry pays a set rate for emergency health services.

For more information about OHIP and Health Cards:

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559
www.health.gov.on.ca

8.7 Organ and Tissue Donation

One organ and tissue donor can save up to eight lives and enhance as many as 75 more. By registering your consent to donate, you can positively impact the lives of many Ontarians in need of organ and tissue transplants.

Trillium Gift of Life Network is a not-for-profit provincial government agency dedicated to planning, promoting, coordinating and supporting organ and tissue donation across Ontario, and improving the system so that more lives can be saved.

Trillium Gift of Life Network
522 University Ave., Ste. 900
Toronto ON M5G 1W4

1-800-263-2833
Fax: 416-363-4002
E-mail: info@giftoflife.on.ca
www.giftoflife.on.ca

For more information, please see the chapter on Legal Matters, Human Rights and End of Life.

8.8 Drug Benefits

Medication

MedsCheck
MedsCheck is a free program that allows you to schedule an annual discussion with a pharmacist for up to 30 minutes. The MedsCheck appointment is a chance to discuss how your prescription, over-the-counter and alternative medications may be affecting each other.

If you're an Ontario resident and you are taking at least three prescription medications for a chronic condition, then MedsCheck is a way to learn how to manage all your medications.

You can set up an appointment with your local pharmacist. You need to bring all the medications you are taking, including non-prescription drugs and your OHIP (health card).

If you have any questions about MedsCheck, contact:

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559

Ontario Public Drug Programs

Each year, 8.8 million people receive drug benefits from Ontario Public Drug Programs. This coverage is provided through five provincial drug plans.

- **Ontario Drug Benefit Program**
  Drug benefits for Ontarians aged 65 and older, residents of long-term care homes and homes for special care, recipients of professional home services and social assistance, and recipients of the Trillium Drug Program.
- **Trillium Drug Program**
  Drug benefits for Ontario residents that have high drug costs in relation to their household income. Any Ontario resident that does not qualify under any of the other plans can apply for the Trillium Drug Program.
- **Special Drugs Program**
  Drug benefits for Ontarians with a valid Health Card for certain expensive outpatient drugs used to treat specific diseases or conditions.
- **New Drug Funding Program for Cancer Care**
  Drug Benefits for newer, intravenous drugs, typically administered in hospitals and cancer care facilities. The Ministry provides about 75% of the overall funding for intravenous cancer drugs in Ontario and hospitals fund the remaining 25% through their operating budgets.
- **Inherited Metabolic Diseases Program**
  Benefits for Ontarians with a valid Health Card for certain outpatient drugs, supplements and specialty foods used in the treatment of specific metabolic disorders.

For additional information on all of the publicly funded drug plans, please contact:

Seniors' INFOline
1-888-910-1999
www.health.gov.on.ca

8.9 Ontario Drug Benefit Program

Eligibility

People 65 years of age and older are eligible for the Ontario Drug Benefit (ODB) program if they have a valid Ontario Health Card. You do not need to apply for coverage. As long as the Ministry of Health and Long-Term Care has the correct mailing address, you will receive a letter of notification of ODB eligibility by mail approximately 2 months before you turn 65. For those qualifying as seniors, ODB benefits begin on the first day of the month following their 65th birthday.

Simply take your prescription and health card to the pharmacy and tell the pharmacist that you are now eligible for the ODB program. The pharmacist will check your eligibility on the government's Health Network System.

If you are planning to move, you are required to inform the Ministry of Health and Long-Term Care if you change your address. It is important that the ministry has your current address to keep your coverage active and for any direct communication with you.

You can update your address online at www.ontario.ca/en/services_for_residents or send a letter to your local Health Card Services - OHIP office found in your telephone directory. You must include your name, health number, telephone number, current address, and new address including postal code. If you have questions about your health card, call 1-800-664-8988.

Co-payments and Deductibles

The Ontario Drug Benefit (ODB) program runs from August 1 to July 31 each year. ODB eligible people may be asked to pay some portion of their prescription drug product costs.

You will fall into the higher income co-payment category if:

- you are a single senior with an income of more than $16,018 a year, or
- you are part of a senior couple and your combined income is more than $24,175 a year

If you are in the higher co-payment category, you will pay a $100 deductible for prescriptions filled after August 1 of every year. The government's computerized Health Network System at your pharmacy will track what you have paid towards the $100 deductible. This total is printed on your prescription receipt. After you have paid the $100 deductible per senior, you will then pay up to $6.11 towards the ODB dispensing fee for each prescription for a covered drug product in the benefit year.

You will fall into the lower income co-payment category if:

- you are a single senior with an income of less than $16,018 a year, or
- you are part of a senior couple and your combined income is less than $24,175 a year

If you are in the lower income co-payment category, you may be asked to pay up to $2 for each prescription filled.

All newly eligible seniors are automatically enrolled in the higher co-payment category. If you think you may be eligible for the lower $2 co-payment, you can complete an application form and send it to the ministry. Application forms for the lower $2 co-payment are available at Ontario pharmacies or by calling:

1-800-268-1154

Products Covered

Through the Ontario Drug Benefit (ODB) Program, the Ministry of Health and Long-Term Care covers most of the cost of over 3,200 prescription drug products listed in the Ontario Drug Benefit Formulary/Comparative Drug Index (Formulary), in addition to nutrition and diabetic testing products.

The drug must be prescribed by an authorized Ontario prescriber (e.g., family doctor) and purchased in an Ontario pharmacy that is online with the Ministry of Health and Long-Term Care's computerized Health Network System, or from an Ontario doctor who dispenses prescription drug products.

Products Not Covered

The ODB does not cover the following products: syringes and other diabetic supplies such as lancets and glucometers, eyeglasses, dentures, hearing aids, or compression stockings. The ODB program does not reimburse prescription drugs purchased outside Ontario. You will need to buy private insurance to cover the cost of prescription drugs bought outside Ontario.

Exceptional Access Program

The Individual Clinical Review process is being phased out and replaced by a modernized Exceptional Access Program (EAP). EAP facilitates patient access in exceptional circumstances to drugs approved for sale in Canada but not listed on the Ontario Drug Benefit Formulary, or where Formulary drugs were ineffective or not tolerated, or where no listed alternative was available.

Inquiries regarding the Exceptional Access Program should be directed to:

Exceptional Access Program
5700 Yonge St., 3rd Fl.
North York ON M2M 4K5
1-866-811-9893
Fax: 1-866-811-9908
E-mail: EAPFeedback.MOH@ontario.ca

Diabetic Testing Agents

Diabetic testing agents are products people with diabetes use to test sugar levels in blood and ketone levels in urine. Note that syringes and other diabetic supplies, such as lancets and glucometers, are not covered under the ODB program.

The ODB program will cover the costs of diabetic testing agents on the ministry's approved list if you:

- are eligible for drug coverage through the ODB program
- have diabetes
- have a prescription for the approved diabetic testing agent from an Ontario doctor

Speak to your doctor about obtaining a prescription for diabetic testing agents. Your pharmacist can tell you which diabetic testing agents are covered.

Maximum Days' Supply

Under the Ontario Drug Benefit program, you may receive up to a maximum 100 days' supply of medications. For prescriptions for medications that are a new therapy, your doctor may choose to provide a smaller days' supply, until your response to the new medication is known.

For more information on the Ontario Drug Benefit Program:

1-866-811-9893
TTY: 1-800-387-5559
www.health.gov.on.ca

8.10 Dental Care

The Ontario Dental Association has tips for seniors noted on the website at:

www.youroralhealth.ca

The causes of tooth decay are the same for all ages. Decay happens when the bacteria in plaque feeds on the sugar in our diet to produce acid that can cause cavities.

Many older adults grew up without fluoride in the water and are more likely to have decay around fillings. Decay of the tooth root is also common in older adults because when the gums recede, this exposes the softer root surface which decays more easily than tooth enamel.

Gum disease (periodontal disease) often progresses at a slow pace, over time, with no pain. There is evidence linking gum disease to heart disease, respiratory disorders and strokes.

If gum disease goes undetected, it can do a great deal of damage. It is primarily caused by plaque, but there are other factors that may increase the risk and severity of the condition including:

- Food left between the teeth
- Smoking
- Smokeless tobacco use
- Poorly aligned teeth
- Poorly fitted partial dentures or bridges
- Poor diets
- Systemic diseases (e.g. anemia)

Dentures and Denture Care

Dentures aid in speaking, chewing and swallowing. Visit your dentist to find out if dentures are right for you.

Taking care of your dentures is vital to your overall oral health. Here are some tips on how to keep them in good condition:

- Clean dentures over a water-filled sink to prevent damage if they are dropped
- Place a small amount of liquid hand soap on the denture brush and brush all surfaces, including the clasps on a partial denture
- Rinse well with water
- Store, dry, in a labelled denture cup
- To re-insert dentures, wet first with water to prevent discomfort

Your dentures should not change shape. They were made to fit you and you alone. Sometimes however, your gums, or bone supporting your dentures, change naturally and your dentures will not fit you any longer. If this happens to you, please see your dentist so that adjustments can be made. In an emergency, dental adhesives can be used to ensure the dentures are stable until you see the dentist.

Ontario Dental Association
4 New St.
Toronto ON M5R 1P6

416-922-3900
Fax: 416-922-9005
E-mail: info@oda.ca
www.youroralhealth.ca

Find a Dentist

The Ontario Dental Association has a website that can assist you in finding a dentist.

www.youroralhealth.ca/Find-A-Dentist.html

Dental Services in Hospital

OHIP pays for some dental surgery that must, by medical necessity, be provided in-hospital. The patient pays for dental services provided in a dentist's office.

Dental Services in Long-Term Care Homes

Long-term care homes give you a dental assessment as part of their medical and nursing assessments upon admission. They also provide ongoing oral care by qualified dental professionals on a fee-for-service basis. This includes an annual check-up plus preventative services, such as scaling and cleaning, and an assessment to ensure that dentures are properly fitted.

If you need dental treatment or other services that are not provided by your facility, the facility will help you get a referral to a dentist or other professional of your choice. The facility can also arrange for emergency dental services for you, as needed, but does not cover their cost. You or your representative must authorize and pay for those services.

Subsidized Dental Care

Some municipalities provide financial assistance for low income seniors for dental care. Contact your municipality, regional or district, government offices listed in your telephone directory for community and seniors services.

Although the availability of services vary depending on the clinic, several universities and colleges offer dental care at a fee generally less than what private practitioners charge.

8.11 Assistive Devices Program

The Assistive Devices Program (ADP) offers financial assistance to Ontario residents with long-term physical disabilities to obtain basic, competitively priced, personalized assistive devices appropriate for the individual's needs and essential for independent living.

Equipment Funded Under the Program

ADP covers over 8,000 separate pieces of equipment or supplies in a number of categories including:

- Communication Devices
- Diabetes Equipment and Supplies
- Enteral Feeding Supplies
- Hearing Aids
- Home Oxygen
- Insulin Pumps and Supplies
- Orthotic Devices
- Ostomy Supplies
- Pressure Modification Devices
- Prosthetic Devices (Breast, Limb, Ocular, Maxillofacial)
- Respiratory Supplies and Equipment
- Visual Aids
- Wheelchairs, Positioning and Ambulation Aids

A fact sheet for each equipment category lists the devices and supplies eligible for ADP funding and how to apply for them.

www.health.gov.on.ca/en/public/publications/pub_adp.aspx

Eligibility

Any Ontario resident who has a long-term physical disability and a valid Health Card issued in his or her name is eligible for this program. There are specific eligibility criteria that apply to each device category.

Financial Assistance

ADP pays up to 75 per cent of the cost of equipment, such as wheelchairs, orthopaedic braces and breathing aids. For others, such as hearing aids, the ADP contributes a fixed amount. With regard to supply items, such as ostomy and needles and syringes for seniors, the ADP pays an annual grant directly to the person.

A number of groups may pick up your part of the equipment expense. These include voluntary/charitable organizations (such as the Easter Seal Society or the March of Dimes), other provincial government programs and some municipal social service departments. These groups may also contribute to the cost of devices not listed in the ADP manual.

Assistive Devices Program
Ministry of Health and
Long-Term Care
5700 Yonge St., 7th Fl.
Toronto ON M2M 4K5

1-800-268-6021
www.health.gov.on.ca

8.12 March of Dimes Recycled Rental Equipment Program

The Recycled Rental Equipment Program provides short or long-term rentals of wheelchairs, crutches, ramps, lifting equipment and other devices. This program is particularly beneficial to individuals with a short-term need or rapidly changing condition, for whom purchase is impractical. Equipment is rented to those in need of a specific item, whether it is the result of injury, illness, aging or permanent disability. This innovative program accepts donations of used equipment in good repair. Equipment includes such items as manual and electric wheelchairs, scooters, crutches, walkers, lifting equipment, bath aids and home aids.

Ontario March of Dimes
Provincial Office
10 Overlea Blvd.
Toronto ON M4H 1A4

1-800-263-3463
www.marchofdimes.ca

8.13 Personal Emergency Response Systems

There are a number of medical alert devices that can help keep a senior safer in the home, including those that can be used to call for assistance. A Personal Emergency Response System is an electronic device designed to let a senior summon help in an emergency. If the person needs help, he/she pushes a button on a pendant or bracelet. The home unit or communicator is activated and automatically dials a response centre. Trained professionals who have instant access to the individual's complete profile and critical information will contact him/her immediately to see what help is needed. If there is no answer, help is sent at once. There is usually a monthly monitoring fee that ranges depending on the service you choose, and there may be a one-time set-up fee. You can purchase this type of service through hospitals, community agencies or independent companies.

8.14 Ambulance Services

Calling an Ambulance

For emergency ambulance services, call 9-1-1 or look in the "Emergency Numbers" section at the front of your telephone book for the emergency number to call in your area.

Payment for Ambulance Trips

If you have a valid Ontario Health Card and your use of an ambulance is deemed medically essential by an attending physician, you will not be billed for ambulance trips between Ontario medical facilities (e.g., between two hospitals), but will be billed a nominal fee for ambulance trips between your home and a hospital.

You are exempted from the co-payment if you are receiving provincial social assistance or certain home care services or are living in an Ontario health care home, such as a long-term care home.

If your trip is deemed not medically essential by an attending physician or you do not have a valid Ontario Health Card, you will be billed for a land ambulance trip or the full cost of an air ambulance trip.

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559
www.health.gov.on.ca

8.15 Hospital Programs

Wait Times

A wait time is the amount of time you have to wait for a procedure. Your wait is measured from the time your procedure is booked until the time you receive it. If you need several procedures for your condition, each one can have its own wait time. Wait times depend on the type of procedure and the patient's situation.

How long you have to wait depends on:

- How serious your illness is. Patients with illnesses that are not considered life threatening may wait longer. That's because the hospital's operating room will be used for more serious cases first.
- How many other patients your surgeon has to treat. Some specialists have shorter wait times than others.
- How your hospital schedules patient treatment. This depends on the staff, equipment and patient facilities they have.
- How many other people in your community need treatment.

The Ministry of Health and Long-term Care has developed an interactive website which shows the most currently available information about wait times in Ontario, including a breakdown by individual hospitals for six specific health services. This website will display the wait times for general surgery, cardiac, cancer, ophthalmic

and orthopaedic surgeries and diagnostic procedures such as MRIs and CT scans. Follow the instructions found on www.waittimes.net. If you have any questions contact the Seniors' INFOline at 1-888-910-1999.

Hip and Knee Joint Replacement

Fifty-five hospitals in Ontario provide over 20,000 hip and knee total joint replacements a year, to improve the mobility and independence of adults with severe degenerative joint conditions. Family physicians are responsible for referrals to orthopaedic surgeons for decisions about appropriate treatment.

Transplants

There are eight hospitals in Ontario that perform organ transplant surgery. New organ and tissue donation and transplantation legislation was introduced in late 2000 in the *Trillium Gift of Life Network Act*. The Trillium Gift of Life Network has been established to plan, promote, co-ordinate and support organ and tissue donation across the province.

For information on organ and tissue donation, contact The Gift of Life Network at:

1-800-263-2833
www.giftoflife.on.ca

Hospital Specialized Medical Geriatric Assessment

A number of hospitals across the province have inpatient, outpatient and outreach programs which provide medical assessment, treatment and slower-paced rehabilitation for seniors with complex medical conditions, or who are at risk of losing their independence due to frequent falls, unexplained confusion, loss of mobility, or other unexplained indicators. Contact your family doctor to access these hospital-based services.

Sexual Assault and Domestic Violence Care and Treatment Centres

There are 31 hospital-based Sexual Assault and Domestic Violence Care/Treatment Centres that provide 24-hour access to emergency medical care, forensic documentation, crisis management and emotional support to adult victims of sexual assault in Ontario. Domestic violence treatment services are also available at most sites.

The Ontario Network of Sexual Assault and Domestic Violence Care and Treatment Centres operates a website with information on sexual assault and domestic violence, how to get help, including a list of Sexual Assault and Domestic Violence Care/Treatment Centres in Ontario. The website address is www.sacc.to.

If you cannot access a computer, contact your hospital and they can direct you to the program nearest you.

8.16 Mental Health and Addictions

Specialized Geriatric Mental Health Outreach Programs

Specialized Geriatric Mental Health Outreach Programs provide assessment, consultation, treatment and education to seniors with serious mental illness, as well as to their families and service providers, through an interdisciplinary/ multidisciplinary approach. In most cases, seniors with mental illness or their families can be referred to these programs directly, or they can be referred through their family doctor. To find out about a program in your area, contact your family doctor.

Inpatient and Outpatient Services at Hospitals

Most general hospitals across the province have inpatient psychiatry beds that provide acute, short-term treatment for people with mental illness. A number of Provincial Psychiatric Hospitals and Specialty Psychiatric Hospitals across the province have inpatient psychogeriatric beds that provide treatment for seniors with serious mental illness who have longer-term hospitalization needs.

Many general hospitals, provincial psychiatric hospitals and specialty psychiatric hospitals have outpatient psychiatry programs for seniors with mental illness including day treatment programs and outpatient clinics. These services are available to seniors who have mental illness, including residents of long-term care homes.

To access hospital-based psychiatric services for seniors, contact your family doctor. In the case of a psychiatric emergency, contact or go to the hospital emergency department nearest you.

In addition, some Community Care Access Centres (CCACs) offer mental health services for seniors. To locate the CCAC nearest you, contact:

Seniors' INFOline
1-888-910-1999
www.310CCAC.ca

Centre for Addiction and Mental Health

The Centre for Addiction and Mental Health (CAMH) is Canada's leading addiction and mental health organization providing comprehensive, accessible care for people who have problems with addiction or mental illness. One of CAMH's clinical programs – the Geriatric Mental Health Program – provides a wide range

of treatment services (inpatient and outpatient), support and ongoing follow-up to meet the needs of persons 60 years of age and older, who have a mental health or addiction problem (or both).

CAMH staff work with family doctors, home support services, community agencies and other health care providers to make sure that clients and their families can receive assistance in their own communities and homes if possible.

For any addiction or mental health concerns, or to access numerous links to affiliated agencies, programs and services, please contact:

Geriatric Mental Health Program Central Intake Office
416-535-8501 (ext. 2875)
www.camh.net

Canadian Mental Health Association, Ontario

The Canadian Mental Health Association (CMHA), Ontario is a non-profit, charitable organization whose vision is "mentally healthy people in a healthy society." As a core responsibility, CMHA, Ontario develops and provides public policy advice that promotes mental health and improves the lives of people and their families, living with mental illness.

For more information on the programs, services and supports that CMHA can provide, please contact:

1-800-875-6213
www.ontario.cmha.ca

Mental Health Service Information Ontario

Mental Health Service Information Ontario (MHSIO) provides comprehensive and current information about mental health services and supports available in Ontario. The general public as well as professionals may contact MHSIO at 1-866-531-2600 or through e-mail or Webchat.

Professional Information and Referral Specialists are available to provide clear information about mental health services in the local community and across the province, as well as provide guidance on navigating the mental health system. The call is free, confidential and anonymous. This service is also available in over 170 languages.

1-866-531-2600
E-mail: info_ref_services_mhsio@connexontario.ca
www.mhsio.on.ca

Drug and Alcohol Registry of Treatment

The Drug and Alcohol Registry of Treatment (DART) is a free, confidential and anonymous province-wide information and referral service that can be reached anytime with interpretation available in more than 170 languages. If you, or someone you know, is struggling with an alcohol or drug problem, DART is able to provide information about the treatment resources available in your area that may assist you in getting help.

Contacting DART will put you in touch with a trained professional who has round-the-clock access to current information about the treatment resources available that are most appropriate for you. Webchat is also available.

1-800-565-8603
www.dart.on.ca

Ontario AIDS and Sexual Health Information

A province-wide, free, anonymous service staffed by professional, multidisciplinary, and multicultural counsellors offers assistance in different languages. The information line deals with issues related to harm reduction, injection drug use, and needle exchange programs.

To speak to one of the counsellors, please call:

1-800-686-7544
Fax: 416-338-2257
www.toronto.ca/health/ai_index.htm

Ontario Problem Gambling Helpline

The Ontario Problem Gambling Helpline (OPGH) is a free, confidential and anonymous service that provides information about problem gambling resources available in Ontario.

Contacting the OPGH puts you in touch with a trained professional who has access to up-to-date information about the various problem gambling resources available in your community and across the province. Interpretation services in more than 170 languages is offered. Webchat is also available.

1-888-230-3505
www.opgh.on.ca

8.17 Patient Advocate

Hospitals employ an impartial Patient Advocate to manage all patients' concerns and/or questions (excluding their primary care) during their hospital stay. The Patient Advocate helps put patients in touch with the appropriate office within the hospital to investigate and resolve their concerns.

For the name of your hospital's Patient Advocate, call its central telephone line listed in your telephone book.

Psychiatric Patient Advocate Office
1-800-578-2343
www.ppao.gov.on.ca

8.18 Ontario's Strategy for Alzheimer Disease and Related Dementias

Alzheimer Disease is the most common dementia affecting older adults. It is a deteriorating brain disease that eventually kills. In Ontario, more than 100,000 people live with the disease; 90 per cent of those are over the age of 65. With Ontario's aging population, it is expected that Alzheimer Disease and related dementias will increase significantly in coming years.

For information about Ontario's Strategy for Alzheimer Disease and Related Dementias, contact:

Ontario Seniors' Secretariat
1-888-910-1999
www.ontarioseniors.ca

8.19 Adult Day Programs

Adult Day Programs provide supervised individual programming in a group setting to help adults achieve and maintain their maximum level of functioning to avoid premature and inappropriate institutionalization, and to provide respite and information for caregivers. Components of the service include planned social, recreational and physical activities, meals, transportation (if required), personal support/attendant care and minor health services (e.g. monitoring medication).

Some Adult Day Programs have a specific mandate to serve only individuals with an acquired brain injury, Alzheimer Disease and other progressive cognitive disorders

and dementias, or the frail elderly. Other programs provide integrated service for all of those. See your Community Care Access Centre case manager for further information about adult day programs or contact:

The Ontario Community Support Association
1-800-267-6272 (OCSA)
www.ocsa.on.ca

8.20 Wandering Persons or Safely Home Registry

People suffering from Alzheimer Disease or a related dementia may have the tendency to wander away from their home or a facility and become lost if left unsupervised.

To provide peace of mind, caregivers can register their care receiver with Safely Home™ Alzheimer Wandering Registry. Safely Home will provide a numerical identification bracelet that a wanderer would wear. It assists police in identifying the person who is lost and safely returning the person home. It is a nationwide program developed by the Alzheimer Society of Canada in partnership with the Royal Canadian Mounted Police.

For a one-time fee, the Alzheimer Society provides:

- An Identification Bracelet
- A Caregiver Handbook
- Identification Cards
- Annual Updates to the Registrant's File

For more information, contact the Alzheimer Society at:

1-800-616-8816
www.alzheimerontario.org

8.21 Chronic Care

Chronic Care is provided in hospitals for people who cannot be treated at home or in long-term care homes. Patients may require immediate access to a physician due to an unstable physical condition, treatment for a progressive illness, such as Alzheimer Disease, or access to specialized care, such as palliative care or tube feeding. Residents are charged a co-payment set by the Ministry of Health and Long-Term Care in a fashion similar to that of the long-term care homes.

For more information about the referral process, see your physician or a Community Care Access Centre case manager.

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559
www.310CCAC.ca

8.22 Palliative Care

Palliative care, or end-of-life care, is a range of services meant to comfort and alleviate the pain of a person who is dying.

Services can include any or all of the following:

- Nursing and personal care in the home or other place of residence
- Specialized services in a hospital, either in a palliative care unit or through a team of palliative professionals who will provide care wherever the patient is located in the hospital
- Social and emotional support, often provided by volunteer hospice organizations
- Spiritual and religious care
- Bereavement support for the family

Palliative care, including pain and symptom management, is provided within the health system, while family, friends and volunteers contribute in a significant way towards improving the quality of end-of-life for the individual who is dying.

If you or someone you know requires palliative care services, please contact your local Community Care Access Centre (CCAC) or speak to your doctor about the services available in your community.

To locate the CCAC nearest you, contact:

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559
www.310CCAC.ca

For more information on palliative care, contact:

Ontario Palliative Care Association
194 Eagle St.
Newmarket ON L3Y 1J6
1-888-379-6666
Fax: 905-954-0939
E-mail: opca@neptune.on.ca
www.ontariopalliativecare.org

Hospice Association of Ontario
2 Carlton St., Ste. 707
Toronto ON M5B 1J3
1-800-349-3111
Fax: 416-304-1479
E-mail: info@hospice.on.ca
www.hospice.on.ca

Canadian Hospice Palliative Care Association
Annex B, Saint-Vincent Hospital
60 Cambridge St. N.
Ottawa, ON K1R 7A5
1-800-668-2785
E-mail: info@chpca.net
www.chpca.net

8.23 Nutrition

Healthy Canadians

This portal features healthy living campaigns and links to advisories, warnings and recalls to help you:

- Protect yourself and your family
- Make positive health choices
- Improve your health and stay healthy

www.healthycanadians.gc.ca

Canada's Food Guide to Healthy Eating

Eating is one of the best things life has to offer. It nourishes your body. It gives you energy to get through each day. The right balance of food and activity helps you stay at a healthy body weight.

You don't have to give up foods you love for the sake of your health, but you do need to aim for variety and moderation. *Canada's Food Guide to Healthy Eating* can help you make choices. For a copy, contact:

Publications Health Canada
Address Locator 0900C2
Ottawa ON K1A 0K9

1-866-225-0709
www.hc-sc.gc.ca/fn-an/food-guide-aliment/

Dietitians of Canada

Dietitians of Canada is an association of food and nutrition professionals committed to the health and well-being of Canadians. Dietitians of Canada produce a variety of resources to help people make healthy food choices and learn more about the role of nutrition in health. Dietitians of Canada can help you find a nutritionist in your area.

Dietitians of Canada
480 University Ave., Ste. 604
Toronto ON M5G 1V2
416-596-0857

Fax: 416-596-0603
www.dietitians.ca

EatRight Ontario

EatRight Ontario wants to help you improve your health and quality of life through healthy eating. This program connects you with a Registered Dietitian for trusted advice on healthy eating for free, through telephone or e-mail. Nutrition tools and links on the website offer many additional resources to support you in developing healthy eating habits for you and your family.

EatRight Ontario
777 Bay St., 18th Fl.
Toronto ON M7A 1S5

1-877-510-510-2
www.eatrightontario.ca

Meal Services

Meals are delivered to your home, or arrangements can be made for you to enjoy a meal with others in the community. Meals can be delivered once a day for up to seven days a week, depending on your needs and the service availability in your area. Volunteers delivering the meals also provide social contact and an informal check on your health and safety.

Contact the Community Care Access Centre for more information on Meals on Wheels and their services.

8.24 Health-Related Organizations

ALS Society of Ontario

The ALS Society of Ontario exists to ensure that all people affected by ALS in Ontario have what they require to live with dignity and choice. They facilitate access to the best possible support, care and treatment for those living with ALS through the equipment program, support groups and community information, and referral. The ALS Society of Ontario engages in advocacy, raising awareness and education. It mobilizes an ardent volunteer base to support the work of the ALS Society and raises funds for ALS support services and ALS research.

ALS Society of Ontario
3100 Steeles Ave. E., Ste. 402
Markham ON L3R 4T9

1-866-611-8545
Fax: 905-248-5620
E-mail: info@alsont.ca
www.alsont.ca

Alzheimer Society of Ontario

The Alzheimer Society of Ontario is a province-wide, not-for-profit organization with a membership of 39 local chapters located throughout Ontario. Its mission is to improve the quality of life of persons with Alzheimer Disease and related dementias, and their caregivers. Local chapters offer information and referral services, a resource library, access to the Alzheimer Wandering Registry, support groups, individual counselling, education and training about Alzheimer Disease and related dementias, risk-reducing and care strategies, and links to a variety of respite and other dementia responsive programs. For the telephone number of an Alzheimer Society chapter in your community, contact:

Alzheimer Society of Ontario
20 Eglinton Ave. W., 16th Fl.
Toronto ON M4R 1K8

416-967-5900
Fax: 416-967-3826
E-mail: staff@alzheimeront.org
www.alzheimerontario.org
www.alzheimer.ca (Canada)

The Arthritis Society – Ontario Division

The Arthritis Society is Canada's only not-for-profit organization dedicated to raising funds for research into the causes and cures for arthritis. Since 1948 it has contributed over $100 million towards arthritis research projects across Canada. In Ontario, the Arthritis Society delivers a wide range of programs and services including care through dedicated arthritis physiotherapists, occupational therapists and social workers.

The Arthritis Society
393 University Ave., Ste. 1700
Toronto ON M5G 1E6

1-800-321-1433
Fax: 416-979-8366
www.arthritis.ca/ontario

Canadian Cancer Society Ontario Division

The Canadian Cancer Society funds research on all types of cancer, offers credible information on cancer, treatment and risk reduction, and provides support for people living with cancer. The Society helps people cope with cancer by providing information, emotional support and transportation. Please call the Canadian Cancer Society, or visit their website to access services or to find the location of the office nearest you.

Canadian Cancer Society
Ontario Division
55 St. Clair Ave. W., Ste. 500
Toronto ON M4V 2Y7

1-800-268-8874
Fax: 416-488-2872
www.ontario.cancer.ca

Canadian Diabetes Association

With over 150 branches across the country, the Canadian Diabetes Association plays a leading role in supporting the over two million Canadians who are directly affected by diabetes, and their loved ones, through research, education, service and advocacy. To find the location nearest you, please visit:

www.diabetes.ca/get-involved/contact-entry/regional-offices5

Canadian Diabetes Association
Industrial Alliance Building
1400-522 University Ave.
Toronto ON M5G 2R5

1-800-BANTING (1-800-226-8464)
Fax: 416-363-3393
E-mail: info@diabetes.ca
www.diabetes.ca

Canadian Hearing Society

The Canadian Hearing Society is the leading provider of services, products, and information that remove barriers to communication, advance hearing health and promote equity for people who are culturally deaf, oral deaf, deafened, and hard of hearing. The Society provides a wide range of services in 29 offices in Ontario, including Audiology, Hearing Aid Program (dispensing and fitting), Technical Devices, Ontario Interpreter Services, Hearing Help Classes, Hearing Care Counselling, General Social Services and Employment Services.

Canadian Hearing Society
271 Spadina Rd.
Toronto ON M5R 2V3

1-877-347-3427
TTY 1-877-347-3429
E-mail: info@chs.ca
www.chs.ca

Canadian Liver Foundation

The Canadian Liver Foundation is dedicated to reducing the impact and incidence of liver disease. It supports research into the causes, diagnosis, prevention and treatment of over 100 forms of liver disease.

Canadian Liver Foundation
2235 Sheppard Ave. E., Ste. 1500
Toronto ON M2J 5B5

1-800-563-5483
Fax: 416-491-4952
E-mail: clf@liver.ca
www.liver.ca

Canadian Mental Health Association, Ontario Division

The Canadian Mental Health Association Ontario develops and provides public policy advice that promotes mental health for all individuals and improves the lives of people living with mental illness. Our 33 branches across Ontario provide community-based services and supports for adults living with mental illness.

Canadian Mental Health Association Ontario
180 Dundas St. W., Ste. 2301
Toronto ON M5G 1Z8

1-800-875-6213
Fax: 416-977-2813
www.ontario.cmha.ca

Cancer Care Ontario

Cancer Care Ontario is the province's leader in the integration and co-ordination of cancer control services, and the Ministry of Health and Long-Term Care's principal advisor on cancer issues. The organization's work includes cancer prevention, screening, treatment, supportive care, research, education, and the development of practice guidelines. Cancer Care Ontario operates the province's regional cancer centres as well as the New Drug Funding Program, the Ontario Breast Screening Program, the Ontario Cervical Screening Program, the Ontario Cancer Genetics Network and the Ontario Cancer Registry.

Cancer Care Ontario
620 University Ave.
Toronto ON M5G 2L7

416-971-9800
Fax: 416-971-6888
E-mail: publicaffairs@cancercare.on.ca
www.cancercare.on.ca

CNIB

CNIB provides rehabilitation services, at no cost, to people who are blind and partially sighted, and both deaf and blind to enhance their independence.

CNIB
1929 Bayview Ave.
Toronto ON M4G 3E8

1-800-563-2642
Fax: 416-480-7000
www.cnib.ca

Heart and Stroke Foundation of Ontario

The Heart and Stroke Foundation of Ontario is a community-based volunteer organization whose mission is to reduce the risk of premature death and disability from heart disease and stroke by raising funds for research and health promotion.

Heart and Stroke Foundation of Ontario
2300 Yonge St., Ste. 1300
PO Box 2414
Toronto ON M4P 1E4

416-489-7100
Fax: 416-489-9343
Chinese Hotline: 416-489-6007
www.heartandstroke.ca

Huntington Society of Canada

The Huntington Society of Canada is a national network of volunteers and professionals. The goal of the Society is to find new treatments and ultimately a cure

for Huntington Disease, and to improve the quality of life for people with Huntington Disease and their families.

Huntington Society of Canada
151 Frederick St., Ste. 400
Kitchener ON N2H 2M2

1-800-998-7398
Fax: 519-749-8965
E-mail: info@huntingtonsociety.ca
www.huntingtonsociety.ca

The Kidney Foundation of Canada

The Kidney Foundation of Canada is a national volunteer organization dedicated to improving the health and quality of life of people living with kidney disease. Supported by the public, and responsive to its beneficiaries, the Foundation funds research-related clinical education, provides services for the special needs of individuals living with kidney disease, advocates for access to high quality health care, and actively promotes organ donation.

The Kidney Foundation of Canada Ontario Branch
1599 Hurontario St., Ste. 201
Mississauga ON L5G 4S1

1-800-387-4474
E-mail: rliadsky@kidney.on.ca
www.kidney.ca

The Lung Association

The Lung Association is concerned with the prevention and control of asthma, chronic lung disease caused by smoking, and with air quality and its effect on lung health. Services include a toll-free helpline for counselling and education on asthma, chronic bronchitis and emphysema, as well as free resources on lung health and smoking cessation.

The Ontario Lung Association
573 King St. E.
Toronto ON M5A 4L3

1-888-344-LUNG (5864)
Fax: 416-864-9916
E-mail: info@on.lung.ca
www.on.lung.ca

March of Dimes Canada

March of Dimes Canada is the largest community-based rehabilitation organization in Ontario, providing a wide range of services across the province to enhance the independence and community participation of children and adults with physical disabilities. Programs and services include self-directed non-medical Attendant Care, Employment Services, Recreation and Integration Services and Befriending, Polio Canada®, Stoke Recovery Canada®, education and advocacy, Conductive Education, and Accessibility Services including funding towards assistive devices and home or vehicle modification.

March of Dimes Canada Head Office
10 Overlea Blvd.
Toronto ON M4H 1A4

1-800-263-3463
Fax: 416-425-1920
E-mail: info@marchofdimes.ca
www.marchofdimes.ca

Multiple Sclerosis Society of Canada, Ontario Division

The Multiple Sclerosis Society is committed to providing services and programs that enable those affected by multiple sclerosis to enhance their quality of life. Major service areas include information, funding and support. Volunteers and staff focus on meeting the needs of persons with multiple sclerosis, and of their family members, caregivers and health professionals.

Multiple Sclerosis Society of Canada Ontario Division
175 Bloor St. E., Ste. 700,
North Tower
Toronto ON M4W 3R8

1-800-268-7582
Fax: 416-922-7538
E-mail: info.ontario@mssociety.ca
www.mssociety.ca

Ontario AIDS Network

The hotline offers the public free, anonymous counselling services, information and community referrals. It is a source of confidential information for people who have questions on a wide range of topics around HIV/AIDS transmission and testing, sexually transmitted infections, and sexual practices.

Ontario AIDS Network
468 Queen St. E., Ste 105
Toronto ON M5A 1T7
1-800-839-0369
Fax: 416-364-1250
E-mail: info@ontarioaidsnetwork.on.ca
www.ontarioaidsnetwork.on.ca

AIDS and Sexual Health Hotline
1-800-668-AIDS (2437)
Monday to Friday 9 a.m. - 11:30 p.m.
Saturday and Sunday 11 a.m. - 4 p.m.

The Ontario Association of Speech-Language Pathologists and Audiologists

The Ontario Association of Speech-Language Pathologists and Audiologists (OSLA) is a voluntary professional association. OSLA can provide information on various communication disorders, as well as a referral line for clients, families and caregivers who are in search of privately funded speech-language pathology and audiology services.

The Ontario Association of Speech-Language Pathologists and Audiologists
410 Jarvis St.
Toronto ON M4Y 2G6

1-800-718-6752
Referrals: 1-877-740-6009
E-mail: mail@osla.on.ca
www.osla.on.ca

Ontario Lupus Association

The Ontario Lupus Association (OLA) supports and educates lupus patients, their families, friends and the general public by providing telephone information, networking and counselling; holding support group meetings for discussion, learning and sharing; producing and distributing information on lupus; and hosting workshops and educational forums. The OLA also increases awareness of the disease by participating in health fairs, speaking to community organizations, and generating media attention.

The Ontario Lupus Association's mission is to provide support, education, public awareness and research to the lupus communities of Ontario, and in doing so, contribute towards finding the causes and a cure for lupus.

Ontario Lupus Association
2900 John St., Ste. 301
Markham ON L3R 5G3

1-877-240-1099
Fax: 905 415-9874
E-mail: info@lupusontario.org
www.lupusontario.org

Ontario Pharmacists' Association

The Ontario Pharmacists' Association (OPA) is the professional association that represents the views and interests of more than 11,000 pharmacists and pharmacists-in-training across the province. The Association works to inspire excellence in the profession and practice of pharmacy, and to promote wellness for patients. The OPA has partnered with the Ontario government to present seminars to seniors across Ontario on safe medication use.

Ontario Pharmacists' Association
375 University Ave., Ste. 800
Toronto ON M5G 2J5
1-877-341-0788

Fax: 416-441-0791
E-mail: mail@opatoday.com
www.opatoday.com

Ontario Women's Health Network

The Ontario Women's Health Network is a network of individuals and organizations that take action to promote women's health by linking women to relevant tools and resources, and by providing channels to voice women's health concerns.

Ontario Women's Health Network
180 Dundas St. W., Ste. 1900
Toronto ON M5G 1Z8

1-877-860-4545
Fax: 416-408-2122
E-mail: OWHN@owhn.on.ca
www.owhn.on.ca

Osteoporosis Canada

Osteoporosis Canada, a registered charity, is the only national organization dedicated to serving people who have, or are at risk for, osteoporosis. Services to individuals with osteoporosis and the public include free publications, a bilingual toll-free information line, educational programs, and referrals to self-help groups and community resources.

Osteoporosis Canada
1090 Don Mills Rd., Ste 301
Toronto ON M3C 3R6

English: 1-800-463-6842
French: 1-800-977-1778
Fax: 416-696-2673
E-mail: info@osteoporosis.ca
www.osteoporosis.ca

Parkinson Society Central & Northern Ontario

Parkinson Society Central & Northern Ontario is committed to easing the burden and finding a cure through support services, education, advocacy and research. Services include information about living with Parkinson's through its Information and Referral line, access to publications and conferences, and referrals to support groups and community services.

Parkinson Society Central & Northern Ontario
4211 Yonge St., Ste. 321
Toronto ON M2P 2A9

1-800-565-3000, ext. 3301
Fax: 416-227-1520
E-mail: info.cno@parkinson.ca
www.parkinsoncno.ca

8.25 Seniors Community and Health Organizations

Regional Geriatric Programs of Ontario

Regional Geriatric Programs of Ontario (RGPs) offer a range of specialized geriatric services that access and treat functional, medical and psychosocial aspects of illness and disability in older adults who have multiple and complex needs. The RGP services five regional areas of Toronto, Kingston, Hamilton, Ottawa and London. For information about cognitive assessments, care planning, services for seniors or contact information for a regional office, visit the RGP website or contact a regional office nearest you.

Regional Geriatric Programs of Ontario
Toronto: 416-480-6026
Kingston: 613-544-7767
Ottawa: 613-761-4458
Hamilton: 905-777-3837
London: 519-685-4000
www.rgps.on.ca

Ontario Association of Non-Profit Homes and Services for Seniors

The Ontario Association of Non-Profit Homes and Services for Seniors can provide information on not-for-profit long-term care homes, housing and community services for seniors.

Ontario Association of Non-Profit Homes and Services for Seniors
7050 Weston Rd., Ste. 700
Woodbridge ON L4L 8G7
905-851-8821
Fax: 905-851-0744
www.oanhss.org

Ontario Community Support Association

The Ontario Community Support Association is the umbrella organization for more than 360 local health and social service agencies across Ontario.

Ontario Community Support Association
970 Lawrence Ave. W., Ste. 104
Toronto ON M6A 3B6
1-800-267-6272
Fax: 416-256-3021
E-mail: ocsainfo@ocsa.on.ca
www.ocsa.on.ca

Ontario Home Care Association

The Ontario Home Care Association represents organizations delivering a broad range of health and social care services to people across Ontario. Services are offered to people where they live and work – these settings can include the home, work places, schools, long-term care homes, and acute care hospitals.

Ontario Home Care Association
P.O. Box 68018
Blakely RPO
Hamilton ON L8M 3M7
905-543-9474
Fax: 905-545-1568
www.homecareontario.ca

Victorian Order of Nurses

VON is a not-for-profit, national health care organization and registered charity offering a wide range of community health care solutions, 24 hours a day, 7 days a week.

VON Canada National Office
110 Argyle Ave.
Ottawa ON K2P 1B4

613-233-5694
Fax: 613-230-4376
E-mail: national@von.ca
www.von.ca

Canadian Red Cross

The Canadian Red Cross provides in-home community services to help individuals in Ontario live as independently as possible.

Canadian Red Cross
National Office
170 Metcalfe St., Ste. 300
Ottawa ON K2P 2P2

613-740-1900
Fax: 613-740-1911
E-mail: feedback@redcross.ca
www.redcross.ca

The Care Guide

"The CareGuide.com" is available online and in print, *The Care Guide*. A comprehensive directory of senior housing and care services, *The Care Guide* is a resource to help people navigate the challenges of finding appropriate housing and care for themselves and/or their loved ones. Included are advice articles, tips, interactive needs assessment tools, as well as listings and direct links to community support and in-home care services, independent/supportive living, retirement residences, long-term care centres, assisted living, Alzheimer care providers and hospice care. Initially offered only online at www.TheCareGuide.com, *The Care Guide* is now also available, free of charge, as a printed publication.

The Care Guide
20 Rivermede Rd., Ste. 202
Vaughan ON L4K 3N3

1-800-975-9736
Fax: 416-284-2571
E-mail: info@thecareguide.com
www.TheCareGuide.com

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9 Housing

Changing homes could happen when seniors want to downsize, upsize, or accommodate their change in lifestyle.

Seniors are more likely to move when they are renters, they are widowed or separated, or someone leaves or joins the family.

9.1 Home Adaptations

The majority of people wish to continue living in their own homes for as long as possible, but housing needs change over the course of a lifetime. Many seniors can continue to live at home today with the help of support services and/or by making specific changes to their homes. In many cases, small and inexpensive modifications can be done to enhance independent living in their existing home.

As Canada's national housing agency, the Canada Mortgage and Housing Corporation (CMHC) has been helping Canadians improve their housing and living conditions for more than 50 years. In addition to the financial assistance programs listed later in this chapter, CMHC can provide information and resources related to home renovations and adaptations. As well, they offer a variety of publications with regard to home safety, such as:

Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide – This guide identifies the types of difficulties that seniors can experience and describes types of adaptations that can help overcome these difficulties.

Maintaining Seniors' Independence: A Guide to Home Adaptation – This guide emphasizes and illustrates that in many cases, small and inexpensive modifications can be done to enhance independent living. Among the disabilities addressed are sensory deficiencies, lack of coordination and reduced mobility.

Accessible Housing By Design: Ramps – This guide provides information and advice about improving a home's accessibility by adding a ramp. It includes ramp design, types, measurements and more.

At Home with Alzheimer's Disease: Useful Adaptations to the Home Environment – The safety and security of someone living at home with Alzheimer's Disease can be

significantly improved by making minor, low-cost changes in a house or apartment. These practical adaptations will be of help to both the Alzheimer patient and their caregivers.

For more information about home adaptations, links to resources and services, and to view the above publications online, please contact:

Canada Mortgage and Housing Corporation
1-800-668-2642
www.cmhc.gc.ca

9.2 Housing Options

Adult Lifestyle Communities

Adult Lifestyle Communities provide independent living residences for retirees or semi-retirees in a community of peers. Residences may include bungalows, townhomes, small homes or condominiums providing the benefits of home ownership with on-site recreational and community activities. Amenities may include 24-hour security, social interaction with peers along with leisure and recreational activities. Ownership in an adult lifestyle community may range from simple ownership, to condominium style, land lease and life lease options. Your local real estate agent can provide you with information on an adult lifestyle community in your area.

Life Lease Housing

Life lease housing is an emerging form of housing that provides some seniors with the opportunity to live independently in a retirement home setting. In a life lease project, individuals purchase the right to occupy a dwelling unit for the rest of their life from the housing project sponsor. Life lease project sponsors are usually not-for-profit or charitable organizations that have an interest in developing housing to meet the needs of a seniors' community. Often, life lease projects provide amenities as well as limited services for residents.

Retirement Homes

Retirement homes are private businesses that sell to consumers various combinations of accommodation, support services and personal care. You are responsible for the entire cost of both your accommodation and care services. Retirement home accommodation rates, however, are subject to rent control.

Retirement residences vary widely in terms of care and services provided, amenities offered, types of accommodation (from shared rooms to large apartments), staffing patterns and physical structures (from converted houses to high-rise buildings).

Prices vary in accordance with the type of accommodation and range of services selected. Anyone can apply to a retirement home; you do not need to provide medical evidence that you need care as part of the application process. The home however, may assess your needs to ensure that you do not need more support than it can provide.

For information about retirement homes in your community, please contact:

Ontario Retirement Communities Association
The Ontario Retirement Communities Association (ORCA) is a voluntary, non-profit organization that sets standards and inspects retirement residences in Ontario. All ORCA member homes must pass and maintain ORCA's standards as a condition of membership. ORCA also offers a directory of its accredited retirement homes.

ORCA
2155 Leanne Blvd., Ste. 218
Mississauga ON L5K 2K8

1-800-361-7254
Fax: 905-403-0502
E-mail: info@orca-homes.com
www.orca-homes.com

If you are having difficulty determining what option might be best for you or your family member one of the professionals listed below can help:

- a case manager through your local Community Care Access Centre (www.310CCAC.ca)
- a social worker in a geriatric centre or in a family counselling agency
- a community health nurse, or
- a hospital social worker or a discharge planning coordinator in your local hospital

You may find it helpful to refer to TheCareGuide's Assessment Centre to help find the right housing and/or care alternatives. For information, visit:

www.TheCareGuide.com

Complaints Response and Information Service
Anyone in Ontario, including seniors, their families and retirement home residents, can call the Retirement Home Complaints Response and Information Service, free of charge, to get help resolving retirement home complaints or to obtain information about the services and options available to them. The service is sponsored by ORCA and applies to all retirement residences in the province, not just ORCA member homes.

Callers can get help with:

- understanding the difference between a retirement home, nursing home, home for the aged, and other housing options available to seniors
- how to decide what housing option is best for you
- what to look for in a retirement residence
- what options are available in your community
- the services and level of care provided in different settings
- information on local and provincial regulations governing retirement homes
- help resolving problems encountered with any retirement homes in Ontario

For more information about the Complaints Response and Information Service, please contact:

1-800-361-7254
www.orca-homes.com

9.3 Financial Assistance Programs

The majority of people wish to continue living in their own homes for as long as possible, but housing needs change over the course of a lifetime. Many seniors can continue to live at home today with the help of support services and/or by making specific changes to their homes. In many cases, small and inexpensive modifications can be done to enhance independent living in their existing home.

Canada Mortgage and Housing Corporation

The Canada Mortgage and Housing Corporation (CMHC) may help make it possible for a senior to live in their own home for as long as possible through the availability of their Financial Assistance Programs:

The Home Adaptations for Seniors' Independence Program is designed to help homeowners pay for minor home adaptations to extend the time low-income seniors can live in their own homes independently. Assistance is a 'forgivable' loan of up to $3,500. The loan does not have to be repaid as long as the homeowner continues to occupy the unit for six months. The adaptations should be minor items to help meet the needs of seniors with age-related disabilities, such as handrails, lever handles on doors, walk-in showers with grab bars, bathtub grab bars and seats, etc.

The Residential Rehabilitation Assistance Program - Homeowner offers financial assistance to low-income homeowners for mandatory home repairs that will preserve the quality of affordable housing. The program helps people who live in substandard dwellings and cannot afford to pay for the necessary repairs to their home. In

general, 'mandatory' repairs related to heating, structural, electrical, plumbing and fire safety are eligible for funding under this program.

The Residential Rehabilitation Assistance Program – Secondary/Garden Suite assists in the creation of affordable housing for low-income seniors and adults with disabilities, by providing financial assistance to convert/develop existing residential properties that can accommodate a secondary self-contained unit. The purpose of this program is to allow seniors to maintain their sense of independence while having the security and peace-of-mind of their family being close by.

The Residential Rehabilitation Assistance Program for Persons with Disabilities offers financial assistance to allow homeowners to pay for modifications to make their property more accessible and safe for persons with disabilities. Examples of eligible modifications are ramps, handrails, chair lifts, bath lifts and cues for doorbells/fire alarms. Assistance is a 'forgivable' loan and does not have to be repaid if you adhere to the terms and conditions of the program. The loan amount that could be received varies according to the geographic zone in which the property is located.

The Emergency Repair Program is only available off-reserve, and offers financial assistance to help low-income households in rural areas, for emergency repairs required for the continued safe occupancy of their home. Eligible repairs may include heating systems, chimneys, doors and windows, roofs, walls, plumbing, electrical systems, etc. Assistance is a 'forgivable' loan and does not have to be repaid if you adhere to the terms and conditions of the program. The loan amount that could be received varies according to the cost of the repairs and the geographic zone in which the property is located.

For more information and to determine your eligibility on these and other programs through CMHC, please contact:

1-800-668-2642
TTY: 1-800-309-3388
www.cmhc.gc.ca

9.4 Housing Options for Low-Income Seniors

Affordable Housing

Through the Canada-Ontario Affordable Housing Program (AHP), new homes are being created for low-income families, senior citizens, persons living with mental illness, persons with dual diagnosis, and victims of domestic violence.

The government announced the AHP Extension (2009) to create more units of affordable housing. Under the Rental component of the AHP, dedicated funding is being provided to create new affordable rental units for seniors and persons with disabilities. The Northern component is designed to assist low- to moderate-income homeowner households to repair their homes to bring them to acceptable standards and improve accessibility for persons with disabilities. It also provides assistance for landlords of rental projects to rehabilitate affordable rental units. The homes/buildings must be located north of the French River, including Nipissing District, and excluding Indian Reserves.

To obtain more information about these programs, please contact your local service manager or the Ontario government at:

416-585-7041
TTY: 1-866-220-2290
www.mah.gov.on.ca

Rent-Geared-To-Income Housing

Social housing is rental housing developed with government assistance and subsidized by government. Social housing is intended for people with low- to moderate-incomes and forms an important part of the "social safety net" for those who cannot afford market rents.

The majority of social housing tenants receive rent-geared-to-income assistance, calculated at 30% of household income. Many non-profit and co-operative housing also have market rental units that are not rent-geared-to-income based.

The length of time before a unit comes available will vary depending on the locations you choose. The waiting lists are generally chronological and based on date of application. Households that have a member or members who are victims of domestic violence can apply for special priority status on the social housing waiting lists. Service managers may also establish their own local priority rules.

A household is eligible for geared-to-income assistance in Ontario if:

- At least one member of the household is 16 years old or older and able to live independently (or with appropriate support services)
- Each member of the household meets at least one of the following criteria:
  - Is a Canadian citizen; has applied for permanent status; or is a refugee claimant
  - No removal order has become enforceable against any member of the household

- No member of the household owes money to a housing provider, under any program administered by a service manager or the Ministry of Municipal Affairs & Housing
- No member of the household has been convicted of misrepresentation of income or a crime under the Criminal Code (Canada) regarding the receipt of rent-geared-to-income assistance

In communities across Ontario, municipal service managers administer social housing. An application for rent-geared-to-income assistance can be made through the local service manager that administers social housing in the region where the household resides. Many service managers provide web access and can accept online applications. In addition, each service manager has a coordinated access centre to assist tenants on how to apply. Contacting these offices is the easiest way to find out about social housing in your local community.

Contact information for the municipal service managers:

www.mah.gov.on.ca/Page1202.aspx

Co-operative Housing

The residents of a housing co-operative are members of the co-operative corporation which owns the whole property. The co-operative provides a unit (townhouse or apartment) to the household which can consist of one or more adults, with or without children. The co-operative is non-profit, therefore members do not own equity in their housing. If they move, their home is returned to the co-operative, to be offered to another individual or family who needs an affordable home.

The key difference between co-operatives and other kinds of non-profit housing is that co-operative members are actively involved in running their own housing community. All members have an equal say in how their co-operative is run.

Co-operatives can provide affordable housing for people with moderate incomes. Because co-operatives charge their members only enough to cover costs, repairs and reserves, they can offer housing that is much more affordable than average private sector rental costs. Each household pays a monthly housing charge (rent) to cover the costs of operating the co-operative. Although co-operatives are not low income housing, some households pay the full monthly charge while others, if eligible, pay an assisted housing charge that is based on income. Members enjoy the same kind of unit and all the benefits of membership regardless of whether they pay a market or assisted housing charge.

For further information, or to find a co-operative in your area, contact the Ontario

Regional Office of the Co-operative Housing Federation of Canada at:

1-800-268-2537
Fax: 416-366-3876
E-mail: info@chfc.ca
www.chfcanada.coop

Supportive Housing

Supportive housing programs provide on-site personal support services for seniors living as tenants in designated residential buildings such as a seniors' building. Supportive housing programs are designed to help people to live independently in their own apartments. Services include personal support/attendant services, essential homemaking services, and staff available 24 hours a day to handle regularly scheduled care and emergency needs.

Most supportive housing programs are operated by not-for-profit organizations and the provision of support services is funded through the Ministry of Health and Long-Term Care. As such, there may be no charge for the personal support/attendant and essential homemaking services. However, tenants are responsible for their own rent, food and clothing. For the housing component of the service, there is generally a tenant-landlord relationship wherein the tenant is expected to pay rent based on their income as well as other usual costs of living in the community.

Supportive housing may be connected with an apartment building, condominium or small-to-large-scale housing projects. For more information on this type of housing in your community, speak with your local Community Care Access Centre (www.310CCAC.ca) or your local housing authority listed in your telephone directory.

9.5 Emergency Rental Assistance

Provincial Rent Bank Program

The Provincial Rent Bank Program is funded by the Province of Ontario and administered by the province's municipal service managers. Under this program, tenants facing eviction for non-payment of rent can apply to the local rent bank to receive financial assistance. If a tenant's application is approved, the outstanding rent is paid directly to the landlord on behalf of the tenant.

Several service managers have arrangements with community-based agencies (e.g. the Salvation Army and the United Way).

For more information on the Provincial Rent Bank Program, please contact:

www.mah.gov.on.ca/Page136.aspx

To inquire about assistance in your community, please go to:

www.ontariorentbank.net

9.6 Landlord and Tenant Relations

The Residential Tenancies Act

The *Residential Tenancies Act* governs landlord and tenant relationships across Ontario. The act sets out the rights and responsibilities of landlords and tenants who rent residential properties. This legislation came into effect January 2007, which replaced the *Tenant Protection Act*. It gives tenants more protection while still helping landlords and ultimately promoting investment in Ontario's rental housing market.

The *Residential Tenancies Act* covers most residential rental units in Ontario, including mobile homes, care homes, rooming and boarding houses. The act does not cover commercial tenancies.

The Landlord and Tenant Board

The Landlord and Tenant Board adjudicates residential tenancy disputes, according to the provisions of the *Residential Tenancies Act*. One of the Board's responsibilities is to provide information about the act to landlords and tenants. In many cases once landlords and tenants are aware of their rights and obligations, they can resolve their own problems. However, if they are not able to come to an agreeable resolution, the Board provides a dispute resolution process.

Landlords and tenants can file an application with the Board. Once an application is filed, the parties have an opportunity to have their issues addressed at a hearing. At the hearing, a member of the Board will make a decision on the application based on the evidence presented by the landlord and tenant. Or, if both the landlord and tenant agree, a mediator from the Board can work with them and try to help them reach their own agreement.

You can contact the Landlord and Tenant Board for information regarding topics, such as:

- Starting A Tenancy
- Rights and Responsibilities of Tenants and Landlords
- Maintenance and Repair
- Rent
- Deposits and Other Charges
- Ending A Tenancy
- Evictions
- Application Process

For more information about the *Residential Tenancies Act*, to contact a Customer Service Representative at the Board, or to locate a Landlord and Tenant Board office nearest you, please contact:

1-888-332-3234
www.ltb.gov.on.ca

9.7 Green Home Tips

Choices we make can help the environment. The following are a few tips for 'greener living' in and around your home:

- Consider setting your programmable thermostat a couple of degrees warmer than usual in the summer and cooler in the winter. You can save two per cent on your energy bill for every degree Celsius you adjust on your thermostat. Set your thermostat to match your schedule
- Close registers or vents so you're not wasting heat or air conditioning in rooms that are not being used
- Keep your curtains and blinds open during winter days and closed during summer days. This helps to heat your home on cold days, keeps your home cooler on summer days and reduces energy used by your furnace or air conditioner
- Insulate your home and replace appliances, electronics and lighting with energy efficient models. Turn things off when not in use
- Older furnaces can have energy ratings of only sixty per cent, meaning forty per cent of your gas is being wasted. In other words, forty cents on every heating dollar is going right out the chimney. High efficiency furnaces may be up to fifty per cent more effective than most older units. As well, it is important to keep your furnace clean, lubricated and properly adjusted with annual maintenance. Furnaces working at peak efficiency use less energy and are less costly to run. You should also clean or replace the filter every 1-2 months – dirty filters reduce airflow, causing the furnace to take longer to heat your home
- Air conditioners put an enormous strain on our power supplies. They're the reason the risk of power shortages is greatest in the summer. The Seasonal Energy Efficiency Ratio (SEER) is very important to consider when purchasing an energy efficient air conditioning system. A higher SEER number means a more energy efficient system. A system with a '13' SEER is 20-25 per cent more efficient and less expensive to run, than a system with a '10' SEER. It is also important to keep doors and windows closed when the air conditioner is on, otherwise you're literally throwing energy out the door or window, as well as making the air conditioner work even harder. If possible, use ceiling fans to supplement, or even instead of, air conditioning

- Fix leaking toilets. A leaky toilet can waste up to 200,000 litres of water in a year, enough to fill a large swimming pool. You can test for leaks by adding a few drops of food colouring to the tank. If, after 15 minutes without flushing, colour shows up in the bowl, you have a leak
- Produce less garbage. Make an effort to buy fewer packaged and disposable products and use reusable bags to carry items
- Avoid using pesticides on your lawn and garden. Consider organic, natural gardening methods such as cutting your grass 2 ½" – 3" tall, and leaving your clippings on the lawn, watering in the morning and just once a week
- Although it's not always feasible to put the car keys aside, there are ways to reduce the kilometres you drive. Consider carpooling, public transit, as well as walking and biking

To learn more about the environmental impact of the things we do and products we use everyday, please contact:

1-800-565-4923
TTY: 1-800-515-2759
www.ene.gov.on.ca/en/myenvironment/indexa.php

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10 Legal Matters, Human Rights and End of Life

10.1 Meeting Your Legal Needs

All lawyers and paralegals who provide legal services to the public in Ontario must be licensed by the Law Society of Upper Canada. As the regulator, the Law Society ensures that lawyers and paralegals meet standards of learning, professional competence and conduct; responds to complaints from the public about lawyers and paralegals; and disciplines them where necessary.

Lawyers can help you with all types of legal issues, including family matters, criminal matters, civil litigation cases, wills, powers of attorney and estate matters, real estate transactions and administrative law matters.

Licensed paralegals can provide legal services representing you in Small Claims Court for matters such as, traffic offences, at hearings before tribunals, such as the Landlord and Tenant Board or the Workplace Safety and Insurance Board, and for minor criminal charges where the maximum term of imprisonment is six months.

The Law Society offers a number of services to help you find a lawyer, including the Lawyer and Paralegal Directory and the Lawyer Referral Service. Information about these services can be found on the Law Society website.

For more information on the Law Society of Upper Canada and its services, please contact:

The Law Society of Upper Canada
Osgoode Hall, 130 Queen St. W.
Toronto ON M5H 2N6
1-800-668-7380
Fax: 416-947-3924
E-mail: lawsociety@lsuc.on.ca
www.lsuc.on.ca

Complaints:
1-800-268-7568
Fax: 416-947-5263
www.lsuc.on.ca/public/a/complaints

Lawyer Referral Service

The Lawyer Referral Service of the Law Society of Upper Canada is a service that helps you find a lawyer who can assist you with a legal problem. The Lawyer Referral

Service provides an initial consultation of up to 30 minutes to help you understand the options that arise out of your situation and decide whether you want to pursue a legal remedy. You can indicate whether you have any specific requirements in terms of language or accessibility, as well as where you would like the lawyer to be located in Ontario.

There is no cost for the Lawyer Referral Service. Your phone call, the referral process, and your initial consultation of up to 30 minutes are all free. Although you could ask the lawyer during the consultation what it might cost to have your legal work done, the consultation is meant to help you determine your rights and options, not for the lawyer to do any free legal work. The Service is phone-based only, and is available Monday to Friday from 9 a.m. to 5 p.m.

1-800-268-8326
E-mail: lawrefer@lsuc.on.ca
www.lsuc.on.ca/public/a/faqs---lawyer-referral-service

10.2 Legal Aid Ontario

Legal Aid Ontario is an independent agency that receives most of its funding from the Province of Ontario.

Legal Aid Ontario helps low-income individuals and disadvantaged communities get legal assistance through a broad range of services, including legal representation for low-income people who appear in court without a lawyer; telephone and online assistance; resources; referrals; and a program to help clients pay for a lawyer that is reserved for only the most serious criminal and family law cases.

Low-income Ontarians can call 1-800-668-8258, Monday to Friday from 8 a.m. to 5 p.m., to get legal aid help in over 120 languages. This service also includes access to a wide range of legal aid services including information and referrals to duty counsel, community legal clinics or other agencies. Legal aid staff will ask you questions to help you find the service that best fits your legal issue.

Legal Aid Ontario also funds numerous independent, community-based legal aid clinics. These clinics provide legal aid services for poverty law matters such as housing, social assistance, pensions, workers' compensation and employment insurance.

Legal Aid Ontario
20 Dundas St. W., Ste. 200
Toronto ON M5G 2H1

1-800-668-8258
TTY: 1-866-641-8867
Fax: 416-979-8669
www.legalaid.on.ca

10.3 Advocacy Centre for the Elderly

The Advocacy Centre for the Elderly (ACE) is a legal clinic, funded by Legal Aid Ontario, to provide legal services to low income seniors. ACE gives advice on seniors' legal issues such as elder abuse, health care consent, retirement homes, mental health, mental capacity, public pensions, long-term care homes and homecare. There are no charges for the legal services provided by ACE.

ACE can give advice over the telephone to persons anywhere in Ontario, but can only represent as clients, seniors living in the Greater Toronto Area (GTA). If you live outside the GTA, ACE will try to refer you to legal assistance in your own community, where available.

ACE also has a provincial mandate to provide public legal education programs and engage in law reform activities. Subject to availability, ACE can provide you with speakers and education materials on seniors' legal issues. The ACE Website has downloadable materials with regard to seniors' legal issues.

Advocacy Centre for the Elderly
2 Carlton St., Ste. 701
Toronto ON M5B 1J3

416-598-2656
Fax: 416-598-7924
www.acelaw.ca

10.4 Community Legal Education Ontario

Community Legal Education Ontario (CLEO) is a community legal clinic that produces free public legal education materials for people who have low incomes, disabilities and literacy challenges, and for other disadvantaged groups. These publications describe the laws as simply and clearly as possible to help people understand and exercise their legal rights.

CLEO's publications focus on issues pertaining to many areas of law, including social assistance, landlord and tenant, refugee and immigration, workers' compensation, criminal, consumer, family, health and disability, seniors, and youth law.

CLEO does not give legal advice. If you have a legal problem, please see a lawyer or a community legal clinic.

Community Legal Education Ontario
119 Spadina Ave., Ste. 600
Toronto ON M5V 2L1

416-408-4420
Fax: 416-408-4424
E-mail: cleo@cleo.on.ca
www.cleo.on.ca

10.5 ARCH Disability Law Centre

ARCH was founded in 1979 under its previous name Advocacy Resource Centre for Handicapped (ARCH). This specialty legal aid clinic serving the province of Ontario, is dedicated to defending and advancing the equality of rights of persons with disabilities. ARCH provides services to Ontarians with disabilities through law reform and policy initiatives, community development, legal advice and referrals, public legal education and litigation.

ARCH
425 Bloor St. E., Ste. 110
Toronto ON M4W 3R5

1-866-482-ARCH (2724)
TTY: 1-866-482-ARCT (2728)
E-mail: archlib@lao.on.ca
www.archdisabilitylaw.ca

10.6 HALCO – HIV & AIDS Legal Clinic (Ontario)

HALCO is a community-based legal clinic which provides free legal assistance to people living with or affected by HIV/AIDS in Ontario. HALCO provides services to people living with or affected by HIV/AIDS through summary advice and brief services, representation, public legal education and law reform.

HALCO – HIV & AIDS Legal Clinic (Ontario)
65 Wellesley St. E., Ste. 400
Toronto ON M4Y 1G7

1-888-705-8889
TTY: 1-866-513-9883
Fax: 416-340-7248
E-mail: talklaw@halco.org
www.halco.org

10.7 Searching for Adoption Records

It is now easier for Ontarians to look for information about their birth relatives. The Ontario legislature has passed a new adoption information disclosure law called the *Access to Adoption Records Act, 2008*. If you were adopted, or if your child was placed for adoption in Ontario, you now can receive information that was previously sealed, from your birth and adoption records.

Adopted individuals, age 18 and older, can apply for copies of their birth registration and adoption order. Birth parents can also apply once the adopted adult has reached the age of 19. This information is called post-adoption birth information and may include identifying information such as the adopted person's birth name and adoptive name; the date and place of birth; and the names of the birth parents.

Adopted adults and birth parents also have the option to protect the privacy of their post-adoption birth information. Adopted adults and birth parents can:

- file a notice of contact preference to specify how they would like to be contacted
- file a 'no contact' notice if they do not want to be contacted, but are willing to have their identifying information released
- file a 'disclosure veto' if the adoption was finalized before September 1st, 2008. This will prevent their identifying information from being released

Adopted persons, descendants of an adopted person, birth parents, adoptive parents and members of the birth family (grandparents, siblings, etc.) may also be eligible for other information and services such as, non-identifying information (e.g. date of the adoption, name of the agency that handled the adoption, etc.); severe medical searches (to aid in diagnosing or treating a severe mental or physical illness); placing a name on the adoption disclosure register; and copies of adoption orders.

While the *Access to Adoption Records Act, 2008* helps people find their birth and adoption information, it does not help them locate their family. People who want to get in touch with their birth relatives can add their name to Ontario's voluntary Adoption Disclosure Register. Adopted adults, birth parents, birth grandparents and adult birth siblings can apply to get their name and contact information on the Register. If the person they are looking for is also on the Register, the contact information will be shared with both parties, however, a match can only be made if both parties have applied.

These are all free services and are offered through ServiceOntario at:

1-800-461-2156
TTY: 416-325-3408
www.ontario.ca/en/residents/111872

10.8 Ontario Human Rights

The Human Rights Code ensures Ontarians have the right to equal treatment in employment, accommodation, contracts, goods, services and facilities, and membership in vocational associations and trade unions, without discrimination because of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, age, marital or family status, same-sex partnership status, sexual orientation, disability, the receipt of public assistance (accommodation only) or record of offences (employment only).

In 2008 Ontario introduced a system to promote and protect human rights in the province. The system is made up of three independent organizations, and is designed to resolve discrimination claims faster, provide legal support to those who need it, and help promote and advance human rights.

The Ontario Human Rights Commission works to promote, protect and advance human rights. Its' main focus is to address the root causes of discrimination. If you want to learn more about Human Rights Education, Outreach or Issues in Ontario, you can contact the Commission at:

www.ohrc.on.ca

The Human Rights Tribunal of Ontario deals with all claims of discrimination filed under the Ontario Human Rights Code. The Tribunal resolves applications through mediation or adjudication. If you want information about the status of your case, an application guide, or copies of any Tribunal forms, you can contact the Tribunal at:

www.hrto.ca

The Human Rights Legal Support Centre offers human rights application-related legal support services to individuals who believe they have experienced discrimination. If you think that you have been discriminated against and want advice about what steps you should take, or help with the application process, you can contact the Centre at:

www.hrlsc.on.ca

For more information on any of the organizations within the Human Rights System in Ontario, please contact:

1-800-387-9080
TTY: 1-800-308-5561
www.ontario.ca/humanrights

10.9 Office of the French Language Services Commissioner

The Office of the French Language Services Commissioner, an agency of the Government of Ontario, ensures compliance with the *French Language Services Act* in the delivery of French services. Through its power to make recommendations, the Commissioner strongly encourages government ministries and agencies to proactively design policies and programs that are adapted to the Francophone populace. Their mission is to ensure that the public receives high-quality French-language services from the Government of Ontario.

Office of the French Language Services Commissioner
700 Bay St., Ste. 2401
Toronto On M7A 2H8

1-866-246-5262
TTY: 416-314-0760
Fax: 416-314-8331
E-mail: flsc-csf@ontario.ca
www.flsc.gov.on.ca

10.10 Office of the Public Guardian and Trustee

The Office of the Public Guardian and Trustee (OPGT) helps to protect the rights and interests of certain estates of mentally incapable adults who have no one else to act on their behalf. The services available include:

- Conducting Investigations
- Managing Finances
- Making Decisions About Personal Care
- Appointing Private Guardians of Property
- Arranging Legal Representation in Capacity Proceedings (when ordered to do so by the Court, under the *Substitute Decisions Act*)
- Making Decisions About Treatment and Admission to Long-Term Care
- Reviewing Accounts
- Acting as Litigation Guardian or Legal Representative
- Administering Estates

The OPGT will conduct investigations when it receives information that an individual may be mentally incapable and suffering or at risk of suffering serious harm. Severe self-neglect, physical abuse and financial exploitation of incapable people are some of the problems that this service can, in certain circumstances, help to resolve. Anyone may contact the OPGT to express concerns about a person who may be incapable and at serious risk.

Every year, the OPGT conducts outreach sessions to provide public education on issues such as mental incapacity, guardianship processes and powers of attorney. The OPGT has a wide variety of written material available on these and related topics. For a copy of a brochure, or additional information, please contact:

Office of the Public Guardian and Trustee
595 Bay St., Ste. 800
Toronto ON M5G 2M6

1-800-366-0335
TTY: 416-314-2687
Fax: 416-314-2642
www.attorneygeneral.jus.gov.on.ca/english/family/pgt

Power of Attorney Kit

The Office of the Public Guardian and Trustee has produced a Power of Attorney Kit for both property and personal care forms. This kit will help you appoint the person you want to make decisions for you when you are no longer able to do so for yourself. Although the law does not require it, obtaining legal advice in creating these documents is something that should seriously be considered.

A Continuing Power of Attorney for Property (CPOA) is a legal document in which a person gives someone else the legal authority to make decisions about their finances if they become unable to so for themselves. Once formally appointed, this person would be able to do almost anything that you currently can do concerning your finances, such as sign documents, sell property, make investments and purchase things for you.

If you become unable to manage your own finances and do not have a CPOA, a family member or friend could apply to be your 'guardian'. However, if you have no assets and get only pension income from the government, a family member or friend may be able to ask the pension source for permission to manage this income on your behalf. The Office of the Public Guardian and Trustee may act as your guardian if there is no one else willing or able to take on this role.

A Power of Attorney for Personal Care (POAPC) is a legal document in which one person gives another person the authority to make personal care decisions on their behalf if they become mentally incapable. Once formally appointed, this person would be able to make almost any decision of a personal nature that you could normally make for yourself. Some examples of "personal care" decisions would include medical treatment, housing, food, hygiene, clothing and safety.

If you become incapable of making decisions about medical care or about admission to a long-term care home and do not have a POAPC, a family member would automatically have the right to make most decisions for you. If there is no family member or representative willing or able to do so, the Office of the Public Guardian and Trustee is required to make decisions on your behalf.

To learn more about the Power of Attorney, Living Wills, Guardianship, or to obtain a copy of the Power of Attorney Kit, please contact:

1-800-366-0335
TTY: 416-314-2687
www.attorneygeneral.jus.gov.on.ca/english/family/pgt/incapacity/poa.asp

10.11 Advance Care Planning

Advance Care Planning is about making choices now, while you are competent, about how you wish to be cared for in the future if you become incapable of making decisions. Every year many Canadians become unable to make their own decisions about their personal care. You can take steps now, while you are capable, to both ensure your wishes are followed and provide someone you trust with the authority to act on your wishes.

The Ontario Seniors' Secretariat in partnership with the Alzheimer Society of Ontario, has produced *A Guide to Advance Care Planning* to help seniors become more aware of the process of planning for their future personal care. The topics covered include health care (treatment and services), food, housing, clothing, hygiene and safety.

Seniors' INFOline
1-888-910-1999
www.ontarioseniors.ca

For a copy of the guide, please contact:

ServiceOntario Publications
www.publications.serviceontario.ca

10.12 Organ and Tissue Donation

It is important to talk to your family and friends about your decision to donate organs and tissue so they can understand, support and respect your wishes in the future. In addition to relieving your family of the burden to decide whether to donate on your behalf during their time of grief, it will help increase the support for organ donation. It's a fact that over 80% of people say yes to organ and tissue donation when they realize that their loved ones are registered.

Even if you have signed a donor card, you still need to register your consent, as well as speak to your family about your wishes.

When you 'register' your consent to donate organs and tissues with ServiceOntario, the information will be stored in a government database. The government will disclose information about your decision to The Trillium Gift of Life Network (Ontario's organ and tissue donation agency), for the purpose of ensuring that your decision to donate is known and respected. By registering your consent to donate, you ensure that your donation decision is recorded and made available to the right people at the right time.

How to Register:

- You must be 16 years of age or over
- You can register your consent at a ServiceOntario office when you renew or register for your health card. If you still have the red and white card, or have recently renewed your health card but did not consent at the time, you can go to the Trillium Gift of Life Network website and download a Gift of Life Consent Form. You can also download a form at www.health.gov.on.ca
- After completing and signing the form, return it to the ServiceOntario - Health Card Services - OHIP office or mail it to the address shown on the form
- You may withdraw your consent at any time by contacting ServiceOntario

For more information on organ and tissue donations, or how to obtain and submit an Organ Donor Registration form, please contact:

ServiceOntario
1-866-532-3161
TTY: 1-800-387-5559

Or you can contact the Trillium Gift of Life Network at:

1-800-263-2833
www.giftoflife.on.ca

10.13 Wills and Estates

Wills

A Will is a written document in which you, the "testator", indicate how your assets should be distributed upon your death. In a Will, you can provide for the welfare of your family, distribute assets as you think best, and appoint an executor, also known as an estate trustee, to manage the estate. Wills also may help you save taxes by taking advantage of tax-savings opportunities and tax deferrals that may arise as a result of your death.

If You Die Without a Will

Without a Will, your estate is divided up according to the rules in the *Succession Law Reform Act*. This act ensures that your estate is divided up amongst your spouse and family members. However, not having a Will may result in your assets being distributed against your wishes. As well, the process to administer your estate without a Will often takes longer and costs more.

Preparing a Will

It's a good idea to have a lawyer who knows estate law to prepare a Will for you, as the law on estates is complex. A lawyer can make sure that that your Will does what you intend it to do and that your estate is distributed according to your wishes. You should be careful when using any 'Will Kit'. Some of these kits may not comply with Ontario law and, therefore, your Will may not be valid. If you do not sign and witness the Will in accordance with the rules of the *Succession Law Reform Act*, it may not be valid.

More information on Wills and Estates can be obtained by calling:

1-800-518-7901
TTY: 416-326-4012
www.attorneygeneral.jus.gov.on.ca/english/justice-ont/estate_planning.asp

10.14 What To Do When Someone Dies

The Ontario government is bundling information and services around key life events, such as "What To Do When Someone Dies". Each bundle brings together in one place information on the subject. From this site, you can find information on things you need to know and quick links to forms you might need.

For more information, visit the "Life Events" section at the Government of Ontario website www.ontario.ca/en/life_events/index.htm, or contact one of the Government Information Centres around the province. For the Government Information Centre nearest you, call ServiceOntario at 1-800-267-8097.

The First Steps

- Call the attending physician if there is an expected death
- If there is no doctor available or the death is unexpected, call 911 or the emergency services number for your area
- Make a list of immediate family, close friends, and employer or business colleagues. Inform them by phone, if appropriate. Select and notify pall bearers and honorary pall bearers if desired. Notify lawyer and executor
- If there is to be an obituary notice, write or make notes for its content. This often includes age, place of birth, date of death, cause of death, occupation, memberships held, outstanding accomplishments, list of survivors in immediate family, and other appropriate information. Remember that lengthy obituaries can be expensive

Funerary customs comprise the complex of beliefs and practices used by a culture to remember the dead, from the funeral itself, to various monuments, prayers, and rituals undertaken in their honour. These customs vary widely between cultures and between religious affiliations within cultures.

If your arrangements will include a traditional funeral or a less expensive service known as a "direct disposition", contact a funeral home or a transfer service. Funeral directors can help you make all the arrangements for funerals. For more information, contact:

Board of Funeral Services
1-800-387-4458
www.funeralboard.com

Should your arrangements also include burial or cremation, the cemetery or crematorium you choose can help you make the necessary arrangements. If you have questions relating to cemeteries and crematoriums and the services and supplies that they offer, you can call:

1-800-889-9768
www.sse.gov.on.ca/mcs/en/Pages/Cemetaries_and_Funerals.aspx

With a Will

You will want to find out if the person left a Will. Some people file their Will with the estates division of their local court, but it could just as easily be with their lawyer, in a safety deposit box, or in a drawer at their home. Once the Will is located, it may or may not go to the courts to determine its legality. The executor of the estate carries out the wishes contained in the Will.

Without a Will

If the person dies without a Will (intestate), their estate will be distributed according to Ontario's *Succession Law Reform Act*. You may want to contact a lawyer. For information about how to find a lawyer, you can contact the Lawyer Referral Service of the Law Society of Upper Canada at 1-800-268-8326.

Death Out of Country

If the person dies in another country, contact the nearest Canadian Government Office in that country for instructions on how to proceed.

The cause of death determines some of the actions that need to be taken. In normal circumstances, Canadian consular officials will assist families in making all necessary arrangements in such situations.

For a list of government offices abroad, please contact:

Foreign Affairs and International Trade Canada – Consular Services
Toll-free in Canada: 1-800-267-6788
Outside Canada: 613-996-8885 (collect calls accepted)
www.voyage.gc.ca/faq/death_deces-eng.asp

Death Certificate

The funeral director will issue copies of a proof of death that you can use in certain situations. There are some organizations, however, that may require an official death certificate. Death certificates, or certified copies of a death registration, are required for such purposes as settlement of estates, insurance, access to or termination of certain government services (e.g., health card, pensions, voters' list).

To register a death, a family member or Funeral Director usually completes the Statement of Death with information about the deceased.

At the same time, the physician or coroner attending the death completes the Medical Certificate of Death, which contains the cause of death information. Both forms are mailed independently to the local Division Registrar of the Office of the Registrar General of Ontario. To contact the Office of the Registrar General, call:

1-800-461-2156

Bereavement Support Services

Bereaved Families of Ontario

Bereaved Families of Ontario offers bereavement support through self-help and mutual aid. They help the bereaved learn to live with grief. Programs are facilitated by trained volunteers who are themselves bereaved. Health professionals support the facilitators and advise the programs.

For a list of all the affiliates across the province, and for an introduction to the range of individual and group support programs, please visit:

Bereaved Families of Ontario
1-800-387-4870
E-mail: info@bereavedfamilies.net
www.bereavedfamilies.net

Hospice Association of Ontario

Hospice organizations provide information on a wide range of services and resources with include Bereavement Support Services. For more information, please refer to

the Caregiving Chapter in this Guide, or contact:

Hospice Association of Ontario
1-800-340-3111
www.hospice.on.ca

10.15 Who to Contact When Someone Dies

The executor should contact former employers of the deceased for company pensions and benefits.

Plus contact the following offices (as they relate to the deceased person) to either find out eligibility for, or to cancel benefits, services or appointments:

Insurance company for life, automobile, home

Old Age Security (OAS) Program and Guaranteed Income Supplement (GIS)
1-800-O-Canada (1-800-622-6232)
www.ServiceCanada.gc.ca/eng/isp/oas/oastoc.shtml
www.servicecanada.gc.ca/eng/isp/pub/oas/gismain.shtml

Canada Pension Plan (CPP)
1-800-O-Canada (1-800-622-6232)
www.ServiceCanada.gc.ca/eng/sc/cpp/retirement/canadapension.shtml

Quebec Pension Plan
1-800 463-5185
www.rrq.gouv.qc.ca/en/retraite/rrq

Guaranteed Annual Income System (GAINS)
1-800-263-7965
www.rev.gov.on.ca/en/credit/gains/index.html

Veterans Affairs Canada (VAC)
Surviving spouses, common-law partners and orphans may be eligible for assistance and/or benefits under certain VAC programs.
1-800-563-2508
www.vac-acc.gc.ca

Workplace Safety and Insurance Board
Occupational Disease and Survivor Benefits Program
1-800-465-9646
www.wsib.on.ca/wsib/wsibsite.nsf/Public/ODSBP

Ontario Works
1-888-789-4199
www.mcss.gov.on.ca/en/mcss/programs/social/ow/index.aspx

National Defence Disability and Death Benefits
1-800-883-6094
www.forces.gc.ca

Harmonized Sales Tax Credit
1-800-959-1953
www.cra.gc.ca

Income Tax
The executor must complete an income tax form for the deceased. For information and assistance, contact your local tax services office of the Canada Revenue Agency:
1-800-959-8281
www.cra.gc.ca/cntct/prv/on-eng.html

Banks, Financial Institutions, and Credit Cards
The executor should contact the deceased person's banks and financial institutions. The executor should contact credit card companies to cancel any cards.

Government Cards/Registries
The executor should contact the government offices that apply:

Canadian and Immigration Citizenship
1-888-242-2100
www.cic.gc.ca

Canadian and Foreign Passports
1-800-567-6868
www.ppt.gc.ca

Driver's Licence and Accessible Parking Permit
1-800-387-3445
www.mto.gov.on.ca

Firearms Licences
1-800-731-4000
www.rcmp-grc.gc.ca/cfp-pcaf

Indian Status

Indian and Northern Affairs Canada
1-800-567-9604
www.ainc-inac.gc.ca

Ontario Health Card

1-866-532-3161
www.health.gov.on.ca/en/public/programs/ohip/ohipfaq_dt.aspx

Outdoors Card

1-800-387-7011
www.outdoorscard.mnr.gov.on.ca

Social Insurance Number

1-800-206-7218
www.ServiceCanada.gc.ca/eng/sin/protect/death.shtml

Vehicles

The executor may need to look into the following:

- selling or transferring ownership of the vehicle, boat, trailer, etc.

Property

The executor may need to look into the following:

- real estate and property title deeds, property taxes for primary and secondary residences
- mail to be redirected or held by the local Canada Post Office
- utility company, cable company, telephone company, electric company within the deceased's municipality for any name changes or cancellations
- newspaper and magazine delivery name changes or cancellations

Clubs, Organizations, Services, and Professional Associations

The following may need to be contacted:

- frequent travellers/buyers cards
- places where the deceased volunteered
- professional organizations where the deceased was a member
- post-secondary institutions where the deceased was an alumnae
- heath care practitioners, caregivers or health service organizations

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11 Lesbian, Gay, Bisexual, Transgender Seniors' Resources

Lesbian, Gay, Bisexual, Transgender Seniors' Resources

There are various programs, services and resources available to lesbian, gay, bisexual, transgender, two-spirit and queer seniors in Ontario. Some Ontario and federal government programs provide services developed specifically for same-sex couples.

A variety of community organizations also provide services and resources in the areas of health, law, finance and family. While many of these organizations are located within the Greater Toronto Area, some have local chapters in communities throughout Ontario. Some organizations also feature programs and services specifically for seniors.

11.1 Associations

519 Church St. Community Centre

Located in Toronto's diverse Church and Wellesley village, the 519 Church St. Community Centre offers a wide range of internationally-renowned programs and services. The 519's public meeting space enables groups to organize and find support, as well as find enrichment through arts and culture.

Services include the Older Lesbian, Gay, Bisexual, Transgender and Two-Spirit (LGBTT) Resource Centre, which offers a weekly drop-in program with rich and varied programming and a monthly book club for LGBTT people age 40 and older.

519 Church St. Community Centre
519 Church St.
Toronto ON M4Y 2C9

416-392-6874
Fax: 416-392-0519
E-mail: info@the519.org
www.the519.org

The Senior Pride Network

The Senior Pride Network is an association of individuals, organizations and community groups with a focus on health and social services, and a commitment to expanding programs and services for older lesbian, gay, bisexual, transgender, transsexual, intersexed and two-spirit people in the City of Toronto.

Senior Pride Network
c/o The 519 Church St. Community Centre
519 Church St.
Toronto ON M4Y 2C9

416-392-6874
Fax: 416-392-0519
E-mail: info@the519.org
www.the519.org

Windsor Pride

Windsor Pride promotes public awareness and understanding of the diversity of sexual orientation and encourages respect for, and support of, the rights and dignity of persons in the lesbian, gay, bisexual, transgender, and two-spirit community. This involves developing and implementing programs and initiatives to support these activities.

The organization provides a social network and resources for the senior Gay, Lesbian, Bisexual and Transgender (GLBT) community in Windsor and Essex County through 50+ Proud, a club that provides GLBT seniors with the opportunity to meet others with similar life experiences, the chance to tell their stories and the chance to feel valued in society. 50+ Proud also provides a resource network for GLBT seniors, connecting them with a GLBT-friendly support structure for the various health, financial, social and other matters all seniors face. 50+ Proud also pursues opportunities to educate mainstream service providers, such as long-term care homes and other health facilities.

Windsor Pride
P.O. Box 28008
Windsor ON N8X 5E4

519-973-4656
Fax: 519-962-9256
E-mail: dani@windsorpride.com
www.windsorpride.com

11.2 Legal matters

Egale Canada

Egale Canada is a national organization committed to advancing equality and justice for lesbian, gay, bisexual and trans-identified people, and their families, across Canada.

1-888-204-7777
Fax: 416-642-6435
E-mail: egale.canada@egale.ca
www.egale.ca

HALCO - HIV & AIDS Legal Clinic (Ontario)

HALCO - HIV & AIDS Legal Clinic (Ontario) is a community-based legal clinic which provides free legal assistance to people living with or affected by HIV/AIDS in Ontario through summary advice and brief services, representation, public legal education and law reform.

HALCO - HIV & AIDS Legal Clinic (Ontario)
65 Wellesley St. E., Ste. 400
Toronto ON M4Y 1G7

1-888-705-8889
TTY: 1-866-513-9883
Fax: 416-340-7248
E-mail: talklaw@halco.org
www.halco.org

11.3 Finance

Allowance Program

If you are between 60 and 64, and your spouse or common-law (same-sex or opposite sex) partner receives the Guaranteed Income Supplement, you may be eligible for the Allowance. The Allowance is a monthly benefit that helps bridge the income gap until you reach 65.

Service Canada
English: 1-800-277-9914
French: 1-800-277-9915
TTY: 1-800-255-4786
www.hrsdc.gc.ca/eng/isp/pub/oas/allowance.shtml

Same-Sex or Opposite Sex Common-Law Relationship

Visit the website below for information on changes to Old Age Security and the Canada Pension Plan affecting same-sex or opposite sex common-law partners.

www.hrsdc.gc.ca/eng/isp/common/samecom.shtml

11. 4 Health and Wellness

Rainbow Health Ontario

Rainbow Health Ontario (RHO) is a province-wide program that works to improve the health and well-being of lesbian, gay, bisexual and trans people in Ontario through education, research, outreach and public policy advocacy.

They are based at Sherbourne Health Centre in Toronto. Sherbourne has been providing comprehensive primary health programs and services to the Lesbian, Gay, Bisexual and Transgender (LGBT) communities since 2003 and frequently provides consultation and expertise on LGBT health issues.

The Rainbow Health Ontario website features a collection of online research papers and brochures on LGBT senior issues. RHO provides training on a range of LGBT health and wellness issues including specialized sessions on LGBT seniors. It also coordinates a network of researchers who study LGBT health and social issues including those pertaining to LGBT seniors.

Rainbow Health Ontario
Sherbourne Health Centre
333 Sherbourne St., 2nd Fl.
Toronto ON M5A 2S5

416-324-4100 Ext. 5262
Fax: 416.324.4262
E-mail: info@rainbowhealthontario.ca
www.ra nbowhealthontario.ca

Lesbian Health

The website below publishes patient friendly information in a Tip Sheet for Health Care Providers that is designed to improve the healthcare experience of lesbian patients.

www.hc-sc.gc.ca/hl-vs/pubs/women-femmes/lesbi-eng.php

HIV treatment

2-Spirited People of the 1st Nations

2-Spirited People of the 1st Nations is a non-profit social services organization whose membership consists of Aboriginal gay, lesbian, bisexual, and transgender people in Toronto. The 2-Spirits organization's programs and services include HIV/AIDS education, outreach, prevention, support and counselling for two-spirit people and others living and affected by HIV/AIDS.

2-Spirited People of the 1st Nations
593 Yonge St., Ste. 202
Toronto ON M4Y 1Z4

416-944-9300
Fax: 416-944-8381
E-mail: info@2spirits.com
www.2spirits.com

The Canadian AIDS Society

The Canadian AIDS Society is a national coalition of over 120 community-based AIDS organizations across Canada. The Society is dedicated to strengthening the response to HIV/AIDS across all sectors of society, and to enriching the lives of people and communities living with HIV/AIDS.

The Canadian AIDS Society
190 O'Connor St, Ste. 800
Ottawa ON K2P 2R3

1-800-499-1986
Fax: 613-563-4998
E-mail: casinfo@cdnaids.ca
www.cdnaids.ca

The Ontario HIV Treatment Network
The Ontario HIV Treatment Network is a collaborative network of researchers, health service providers, policy makers, community members and people with HIV who work together to promote excellence and innovation in HIV treatment, research, and education in Ontario.

The Ontario HIV Treatment Network
1300 Yonge St., Ste. 600
Toronto ON M4T 1X3

1-877-743 6486
Fax: 416 640 4245
E-mail: info@ohtn.on.ca
www.ohtn.on.ca

11.5 Long-Term Care Homes

The City of Toronto

In 2006, the City of Toronto Long-Term Care Homes and Services Division found evidence that the mainstream health care system was not meeting the needs of LGBT seniors, who often faced discrimination, alienation, loneliness, depression and fear of disclosing their sexual orientation.

Staff in the division set out to make a positive difference and formed an LGBT Steering Committee that included participation from members from various long-term care homes, community agencies and members of the LGBT community to develop a model of care and a toolkit that could be used by organizations interested in designing and providing care and service that is inclusive and respectful of LGBT persons.

Fudger House, Kipling Acres and True Davidson Acres were the first long-term care homes to provide LGBT inclusive services. The City of Toronto is implementing LGBT inclusive services at its other long-term care homes.

Fudger House
439 Sherbourne St.
Toronto ON M4X 1K6
416-392-5252
Fax: 416-392-4174
www.toronto.ca/ltc

Kipling Acres
2233 Kipling Ave.
Etoicoke ON M9W 4L3
416-392-2300
Fax: 416-392-3360
www.toronto.ca/ltc

True Davidson Acres
200 Dawes Rd.
Toronto ON M4C 5M8
416-397-0400
Fax: 416-397-0401
www.toronto.ca/ltc

The Drs. Paul and John Rekai Centre

The Drs. Paul and John Rekai Centre is a non-profit corporation operating two long-term care homes in downtown Toronto: The Rekai Centre and Wellesley Central Place.

Their mission is "to enrich the lives of our residents by transforming the model of long-term care and ensuring they are part of the pulse of the downtown community." The Drs. Paul and John Rekai Centre value diversity, dignity, innovation, quality and learning and take pride in integrating with, and supporting, the surrounding community.

The Rekai Centre and Wellesley Central Place provide care and service that is inclusive and respectful of Lesbian, Gay, Bisexual, Two-Spirit and Queer persons.

The Rekai Centre
345 Sherbourne St.
Toronto ON M5A 2S3
416-964-1599
Fax: 416-964-3907
E-mail: reception@rekaicentre.com
www.rekaicentre.com

Wellesley Central Place
160 Wellesley St. E.
Toronto ON M4Y 1J2
416-929-9385
Fax:416-929-0807
E-mail: recep-wcp@rekaicentre.com
www.rekaicentre.com

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12 Lifelong Learning and Volunteering

12.1 Lifelong Learning

Literacy

Literacy is the ability to understand and use information in daily activities at home, at work and in the community. Literacy is much more than just reading and writing, it is about how we communicate in society and how we prepare for our ever changing modern world. Literacy enables people to exercise their right to participate in their community, as active participants, to affect decision-making, and to make their voices heard.

Literacy and Basic Skills Program

Some people in Ontario need help with literacy, math and other skills to reach their work or other life goals.

The Literacy and Basic Skills program helps people whose literacy skills fall below the Grade 9 level. Academic upgrading is also available. To help people qualify for postsecondary training or employment. The program is divided into four streams to best serve learners who are Anglophone, Deaf, Francophone and/or Aboriginal. Services are free and are offered at locations throughout the province, in self-directed format and online.

The Literacy and Basic Skills Program
1-800-387-5656
www.edu.gov.on.ca/eng/tcu/employmentontario

Ontario Literacy Coalition

The Ontario Literacy Coalition (OLC) looks for and promotes effective and respectful ways to meet the needs of people in Ontario who have literacy challenges. Its purpose was also to create networking opportunities amongst programs and service organizations, and between regions, the province and communities across Canada.

More than 46,000 adult learners are served by the 200 adult literacy programs supported by the OLC. Working closely with partners from the Francophone, Deaf and Aboriginal Literacy Coalitions, it established common practices around common issues.

The OLC raises awareness and engages in public outreach to encourage potential literacy learners to join literacy programs and to provide information on how to access these programs. On behalf of literacy learners, all OLC programs have the overall goal of finding ways to improve the level of literacy in Ontario and to advocate for literacy. Volunteers are always welcomed.

Ontario Literacy Coalition
65 Wellesley St. E., Ste. 503
Toronto ON M4Y 1G7

416-963-5787
Fax: 416-963-8102
E-mail: olc@on.literacy.ca
www.on.literacy.ca

12.2 Continuing Education

School Boards

Many school boards offer continuing education programs to adults during the day, evening or on weekends. These courses may be for credit or for interest. For more information contact your local school board, listed in your telephone directory, or check the website at:

www.edu.gov.on.ca

Colleges and Universities

Ontario's universities and colleges offer many opportunities for continuing and distance education, through day, evening or weekend classes. Contact your local university or college for a course calendar or for more information regarding continuing education opportunities. Prior to registration, inquire whether there are any special programs or rates available to seniors. For the college or university nearest you, check your telephone book or visit the following websites for lists of universities and colleges in Ontario:

Universities: www.edu.gov.on.ca/eng/general/list/univers.html
Colleges: www.edu.gov.on.ca/eng/general/list/college.html

Exploritas

Exploritas is the name for the programs developed and offered by Elderhostel, Inc., the not-for-profit organization that has provided lifelong learning and educational travel since 1975. Its mission is to empower adults to explore the world's places, peoples, cultures and ideas, and in so doing to discover more about themselves. Exploritas programs bring together instructors and participants from diverse backgrounds to foster dynamic interaction, engaging discourse and warm camaraderie. Programs are offered around the world.

Exploritas
11 Ave. de Lafayette
Boston Ma U.S.A. 02111-1746
1-877-426-8056

TTY: 1-877-426-2167
Fax: 1-877-426-2166
www.exploritas.org

The Canadian Network for Third Age Learning

The Canadian Network for Third Age Learning (CATALIST) is a bilingual network of organizations across Canada that fosters learning for seniors (people in the third age). The Network encourages enhanced learning opportunities for all Canadian older adults by acting as the point of contact to link groups, organizations, associations, and/or educational institutions that are interested in delivering programs for Third Age learners.

CATALIST
c/o Seniors' Education Centre
Centre for Continuing Education
University of Regina
College Ave. and Cornwall St.
Regina SK S4S 0A2

306-585-5706
Fax: 306-585-5736
E-mail: catalist@uregina.ca
www.catalist.ca

Third Age Network

The Third Age Network, formed in 2008, is a loosely affiliated group of organizations that offer intellectually stimulating educational programs for seniors. The group meets quarterly to discuss matters of common interest. Its mandate is to enable the concept of Third Age learning as a means of supporting and providing opportunities for later life learners. Lifelong learning has grown in popularity in recent years and will continue to develop as seniors live longer and healthier lives.

Current members include: The Academy for Lifelong Learning, Later Life Learning at Innis College, Learning Unlimited for Etobicoke Seniors, L.I.F.E. Institute at Ryerson University, Living and Learning in Retirement (Glendon College), Programs for the 50 Plus at Ryerson University, St. Michael's Continuing Education, The Ulyssean Society and the University of Toronto Senior Alumni Association, Bluewater Lifelong Learning (Owen Sound) and Georgian Triangle (Collingwood). For more information visit: www.allto.ca

12.3 Distance Education

DistanceEdCanada.ca

This is a searchable database of distance education courses and programs at 32 Canadian universities, 18 of them from Ontario. The database is a joint project of the

Canadian Association for University Continuing Education and the Ontario Council for University Lifelong Learning. Both are professional associations of people working in distance education. You can search the database at:

www.distanceedcanada.ca

OntarioLearn.com

OntarioLearn.com is a consortium of 22 Ontario community colleges that have partnered to develop and deliver online courses. Today OntarioLearn.com offers more than 930 courses to thousands of online college students each semester. Students must register though one of the partner colleges. Learning is facilitated by an instructor is available to answer questions, encourage discussion on course topics and provide feedback. For more information, visit:

www.ontariolearn.com

The Independent Learning Centre

The Independent Learning Centre is mandated by the government of Ontario as the province's designated provider of distance education and General Educational Development (GED) testing. GED is a testing service for Adult High School Equivalency.

The Centre offers Ontario credit courses in English and French for grades 9 to 12, as well as the Ontario Secondary School Diploma and the GED testing program. In addition, it has an elementary school program, non-credit English as a Second Language courses, and a variety of student services.

Programs are administered by TVOntario. Students may start a course at any time of the year and may study at their own pace. Students' work is marked by Ontario certified teachers.

The Independent Learning Centre
PO Box 200, Station Q
Toronto ON M4T 2T1

English: 1-800-387-5512
French: 1-800-265-0454
Fax: 416-484-2754
E-mail: learner.ilc@tvo.org
www.ilc.org

Lifelong Learning Plan

The Lifelong Learning Plan allows you to withdraw amounts from RRSPs to finance training or education for you or your spouse or common-law partner.

For more information go to the Finance Chapter or contact:

Lifelong Learning Plan
1-800-959-8281
www.canlearn.ca/eng/lifelong/llp.shtml

12.4 Computer Training

A variety of organizations offer computer training. Here is a list of groups committed to meeting your learning needs.

For information on other computer training programs, visit:

www.computersforseniors.ca or visit your local public library.

Colleges and Universities

Many of Ontario's universities and colleges offer opportunities for computer training. For the university or college nearest you, check your telephone book or visit the for a list of universities and colleges websites in Ontario:

Universities: www.edu.gov.on.ca/eng/general/list/univers.html
Colleges: www.edu.gov.on.ca/eng/general/list/college.html

Public Libraries

Many Ontario public libraries help people develop their computer skills. All libraries that provide public Internet access also provide instruction on how to use the Internet. Public libraries run courses for beginners, as well as more advanced training. Most courses are free. To find your nearest library, check your telephone book or see the section on Active Living, Leisure and Travel for more information.

Older Adult Centres

Many Older Adult Centres, also known as Seniors' Centres, across Ontario provide educational programming, including computer training. To learn more about Older Adult Centres and how to find a centre in your community see the section on Active Living, Leisure and Travel for more information.

Ontario Coalition of Senior Citizens' Organizations

Ontario Coalition of Senior Citizens' Organizations holds educational forums on issues of interest to seniors and free computer classes are offered in the Greater Toronto Area on computer basics, internet and e-mail.

For more information, or to register for classes, contact the Coalition at:

1-800-265-0779
Fax: 416-785-7361
E-mail: ocsco@web.net
www.ocsco.ca

12.5 Volunteering

Volunteer Canada

Volunteer Canada is a national bilingual non-profit organization engaged in the promotion of volunteerism across Canada. It strives to ensure that volunteer efforts are promoted, recognized, supported and safeguarded. By developing resources and national initiatives, Volunteer Canada actively engages in research, training and promotional campaigns to increase community participation and provides leadership on issues and trends in the Canadian volunteer movement.

For information on volunteering opportunities in your community and to find the Volunteer Centre nearest you:

Volunteer Canada
353 Dalhousie St., 3rd Fl.
Ottawa ON K1N 7G1

1-800-670-0401
Fax: (613) 231-6725
E-mail: info@volunteer.ca
www.volunteer.ca

Ontario Volunteer Centre Network

The Ontario Volunteer Centre Network acts as the provincial voice for Volunteer Centres in Ontario.

Volunteer centres provide services for individuals and organizations that seek information on volunteering and act as a clearinghouse to help volunteers and agencies connect with one another.

Ontario Volunteer Centre Network
c/o 46 Cork St. E., Unit #1
Guelph ON N1H 2W8

519-822-0912
www.ovcn.ca

Seniors' Organizations

If you are interested in volunteering with a seniors' organization, consider the largest provincial seniors organizations in Ontario. Most of the organizations have chapters or clubs in regions or communities across the province. For more information about each of the organizations contact the head offices listed below.

Canada's Association for the Fifty-Plus
27 Queen St. E., Ste. 702
Toronto ON M5C 2M6
1-888-363-2279
Fax: 416-363-8747
E-mail: support@carp.ca
www.carp.ca

Canadian Pensioners Concerned (Ontario Division)
6 Trinity Square
Toronto ON M5G 1B1
1-888-822-6750
Fax: 416-368-0443
E-mail: info@canpension.ca
www.canpension.ca

Council on Aging (COA)
230 Brock St.
Kingston ON K7L 1S4
613-542-1336
E-mail: info@councilonagingkingston.org

La Fédération des aînés et des retraités francophones de l'Ontario
Informations générales
001-1173, Cyrville Rd.
Ottawa ON K1J 7S6
613-747-0469
Fax: 613-747-8378
E-mail: info@fafo.on.ca
www.fafo.on.ca

Multicultural Council for Ontario Seniors
76 Wild Briarway
Toronto ON M2J 2L4
416-464-4691
Fax: 416-494-0278

National Association of Federal Retirees National Office
1052 St. Laurent Blvd.
Ottawa ON K1K 3B4
613-745-2559
Fax: 613-745-5457
E-mail: info@fsna.com
www.fsna.com/home.htm

Ontario Coalition of Senior Citizens' Organizations
1-800-265-0779
Fax: 416-785-7361
E-mail: ocsco@web.net
www.ocsco.ca

Older Women's Network
115 The Esplanade
Toronto ON M5E 1Y7
416-214-1518
Fax: 416-214-1541
E-mail: info@olderwomensnetwork.org
www.olderwomensnetwork.org

Quarter Century Club, Province of Ontario
880 Bay St., 2nd Fl.
Toronto ON M7A 2B6
1-800-561-8657
Fax: 426-325-1449
www.qcclub.gov.on.ca

Royal Canadian Legion (Ontario Command)
89 Industrial Parkway North
Aurora ON L4G 4C4
905-841-7999
Fax: 905-841-9992
E-mail: info@on.legion.ca
www.on.legion.ca

United Senior Citizens of Ontario
3033 Lakeshore Blvd. W.
Toronto ON M8V 1K5
1-888-320-2222
Fax: 416-252-5770
E-mail: office@uscont.ca
www.uscont.ca

Community Volunteer Income Tax Program

Would you like to help someone complete their tax return? Under the Canada Revenue Agency's - Community Volunteer Income Tax Program, trained volunteers complete basic tax returns free of charge for individuals with low incomes and simple tax situations.

Under this program, the Canada Revenue Agency offers free volunteer tax training sessions to community organizations and individuals across the country to teach them how to complete basic income tax and benefit returns. Volunteers participating in these sessions are also provided with a kit of handy references and working material. To volunteer, contact:

1-800-959-8281
www.cra.gc.ca/tx/ndvdls/vlntr/menu-eng.html

Resources

Non-profit organizations are set up to serve a specific purpose within the community.

The people who volunteer as members of the Board of Directors are legally responsible for making sure the organization remains true to its mission, safeguards its assets, and operates in the public interest.

The Ontario Seniors' Secretariat hosted capacity building conferences for seniors' organizations and have included the presentations from the conferences on the website at www.ontarioseniors.ca or call the Seniors' INFOline for more information at:

1-888-910-1999
TTY 1-800-387-5559

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13 Long-Term Care

13.1 Overview of Care Options

There are a variety of services that can be provided to people of any age over an extended period of time.

Sometimes these services can be provided in your own home, or in your community. Other times the care is provided in a residential care setting, such as a long-term care home (also known as a nursing home or home for the aged), a retirement home, or a supportive housing building.

Needs may change gradually and sometimes, overnight. Finding the right mix of home and community support services, or choosing a place that offers the care you are looking for can take time. It is best to be informed and aware of your options in advance.

For many people, their family and friends can be an important source of support. Depending on the circumstances, you may be able to meet some or all of your needs with the help of family and friends. Often people mix the help from people they know with help from service providers or agencies.

13.2 Home and Community Support Services

Home and community support services can help you manage your own care while living at home. These services can be obtained individually, or as a combination of services.

Contacting your Community Care Access Centre to find out whether you are eligible for the government-funded home and community support services is your first step. The Community Care Access Centre coordinates your application, and selects the provider for you.

There are four main categories of Home and Community Support Services:

Visiting Health Professional Services

Visiting health professional services provide health care in your home. Services include visits to assess your needs, plan and/or provide care. Supplies and equipment relating to these services may also be available. Visiting health professionals include nurses, physiotherapists, occupational therapists, social workers, speech-language pathologists and dietitians.

Personal Care and Support

Personal Care and Support refers to a range of essential daily activities that help maintain your physical well-being. There are many titles given to formal workers who provide such types of care: "Personal Support Worker", "Health Care Aides", "Personal Care Workers" or "Attendants". A staff person visiting your home can assist you with your activities, or help to ensure your safety while you complete the activities yourself. Activities include:

- Personal hygiene care such as washing and bathing, mouth care, hair care, preventative skin care, routine hand or foot care
- Transferring or positioning into chairs, vehicles or beds
- Dressing and undressing
- Assistance with eating
- Assistance with toileting
- Escorting you to appointments

Homemaking

To help you maintain a safe and comfortable home, homemaking services can assist you with routine household activities including menu planning and meal preparation, shopping, light housecleaning and laundry, and paying bills or banking.

Community Support Services

Community support services offer a wide variety of services such as meal delivery, transportation, caregiver relief, adult day programs, social and recreational services, security checks and more. Community support services help you to maintain your safety and independence while living at home. Services are delivered either in your home or in different locations around your community. Organizations that provide these services can be either non-profit corporations or private companies.

Services may include:

- Security checks and friendly visiting
- Transportation to essential appointments and activities
- Meals delivered to your home, "Meals on Wheels"

- Wheels-to-Meals, Diners Club or Congregate Dining, where arrangements can be made to enjoy a meal with others in the community
- Caregiving and caregivers respite (For more information please see the chapter on Caregiving)
- Adult day programs provide social and other therapeutic activities at a location outside your home
- Short-stay respite
- Foot care services
- Social and recreational services
- Home maintenance and repairs such as yard maintenance, snow shovelling, window washing, or one-time repair jobs such as plumbing or electrical work

For more information about CCACs and how to find the CCAC nearest you, contact:

Seniors' INFOline
1-888-910-1999
TTY: 1-800-387-5559
www.310CCAC.ca

13.3 Residential Care Options

Residential care options enable people to move to a place that provides accommodations with the level of support they need.

Supportive Housing

Supportive housing accommodations are for seniors who require minimal to moderate levels of personal care and support to live independently.
If you are looking for:

- Your own apartment near other people who have similar lifestyles and/or social interests
- Rental housing with possible government rent-geared-to-income subsidy
- Government-funded personal care services
- 24-hour availability of personal care and support
- Other optional services (e.g. meals or social activities)

If you don't need immediate or 24-hour availability of nursing care or specialized health services, consider supportive housing.

Please see the chapter on Housing for more information on Supportive Housing.

Retirement Homes

Retirement homes are privately-owned rental accommodations for seniors who require minimal to moderate levels of personal care and support to live independently. Retirement homes are funded entirely by the revenues from resident fees.

If you are looking for:

- Your own room or apartment near other people who have similar lifestyles and social interests
- Wheelchair accessible rental accommodations
- Other optional services (e.g. meals or social activities)
- A setting that can adapt to changes in your personal care needs

If you don't need government subsidized rent or care, 24-hour availability of nursing care or specialized health services, consider a retirement home.

Please see the chapter on Housing for more information on Retirement Homes.

Long-Term Care Homes

Long-term care homes are designed for people who need the availability of 24-hour nursing care, supervision, or higher levels of personal care. These government regulated homes are also known as nursing homes, municipal homes for the aged or charitable homes. Residents pay for accommodation charges and the care is funded by the Ministry of Health and Long-Term Care.

If you are looking for:

- 24-hour availability of nursing care and high levels of personal care
- A setting that can accommodate varying health needs with on-site supervision for your personal safety
- Government-funded nursing and personal care
- Possibility of subsidized accommodations

If you don't need 24-hour hospital care, consider a long-term care home.

13.4 Long-Term Care Homes

Long-term care homes are provincially funded and regulated. They are also known as nursing homes, municipal homes for the aged and charitable homes for the aged.

Nursing homes are licensed by the Province and are subject to the provisions of the *Nursing Homes Act*. They may be operated by non-profit or for-profit operators, which include single owner operations and chain operations with multiple homes.

All homes for the aged are non-profit. Many municipalities are required by legislation to operate a municipal home for the aged under the *Homes for the Aged and Rest Homes Act*. Larger municipalities often operate more than one home.

Charitable homes for the aged are operated by non-profit organizations under the *Charitable Institutions Act*. They are owned and operated by faith, community, or cultural groups.

All long-term care homes are subject to the same provincial standards with respect to care, services and resident fees.

Admission

A Community Care Access Centre (CCAC) case manager determines eligibility for admission to a long-term care home. The CCAC also determines priority for admission and manages the waiting lists for homes. An Applicant may identify three preferred long-term care homes.

If the person does not meet eligibility requirements for a long-term care home, the case manager can provide information about other available options.

Your local CCAC is the first place to learn more about eligibility requirements and how to access long-term care homes. Staff at the CCAC will discuss options available and help you find accommodation in a long-term care home, if needed. For more information about CCACs and how to find the CCAC nearest you, contact:

Seniors' INFOline
1-888-910-1999
TTY 1-800-387-5559
www.310CCAC.ca

You can also view a list of long-term care homes in your community at:

http://publicreporting.ltchomes.net/en-ca/default.aspx

Accommodation Rates

All nursing and personal care services are paid by the Ontario Government. Residents pay for their accommodation costs. "Preferred Accommodation" is the term used to describe private or semi-private rooms with special features, whereas "Basic

or Standard Accommodation" refers to the style of rooms that the home offers in this category.

The amount paid by residents for their accommodation is called a "co-payment". There are two different terms used to define the length a person stays in a home:

- Long Stay refers to accommodations that are obtained for an indefinite period of time
- Short Stay refers to temporary stays at a home. The maximum number of days a person can stay is 90 days per year. There are two types of short stay:
  - The short-stay respite service provides a caregiver with a break from caregiving duties
  - The supportive care service provides the resident support to regain strength and confidence, usually following a stay in a hospital

The maximum amount that residents can be charged for accommodation is determined by the Province and set out in regulations. Accommodation rates are generally set each July 1 by the Ministry of Health and Long-Term Care. For information on co-payment rates, visit:

www.health.gov.on.ca/english/public/program/ltc/15_facilities.html#3

Residents may choose to purchase additional services beyond what long-term care homes are required to provide (e.g. cable television, personal telephone, and hairdressing or barber services). All such charges must be agreed to by the resident in advance. A home may not charge a resident for these services without the resident's agreement in writing.

Services

Homes are designed with a home-like environment where each resident can feel safe and comfortable. All long-term care homes have dining rooms and common rooms, and may also have features such as a lounge, gift shop, hair salon, chapel, or garden.

All long-term care homes offer 24-hour supervision and nursing care. The basic package includes the following services:

- Furnishings (e.g. bed, chair), meals (including special diets), bed linens and laundry, personal hygiene supplies, medical/clinical supplies and devices (e.g., walkers, wheelchairs for occasional use), housekeeping, pastoral services, social and recreational programs, medication administration, and assistance with the essential activities of daily living

- Nursing and personal care on a 24-hour basis and access to a physician, and other health care professionals
- Homes must prepare a "plan of care" for each resident, outlining the care requirements and levels of service offered. This plan must be reviewed at least every three months and adapted as needs change

Residents' Rights

Residents of long-term care homes deserve to be cared for in a respectful and compassionate way. They can and should expect their lives to be free from abuse and neglect.

Long-term care homes are required to post the *Residents' Bill of Rights* in both English and French, in large print and in locations in the home that are easily accessible to residents or their substitute decision-maker.

On admission, each resident or substitute decision-maker receives a copy of the *Residents' Bill of Rights* and the processes for obtaining information, raising concerns, lodging complaints or recommending changes regarding the home and its services (without fear of restraint, interference, coercion, discrimination or reprisal).

Standards

The Ministry of Health and Long-Term Care sets the minimum expectations relating to care and services for residents. Each long-term home operator must comply with the standards and policies. The government conducts annual inspections to make sure that long-term care homes meet the standards. This yearly inspection also includes on-site visits during which the compliance advisor will interview residents and family members, caregivers and administrative staff in each home. They consider standards of resident care, interactions between residents and staff, physical environment and programs and services.

Complaints

If a problem arises and it cannot be resolved with the administrator of the home, a system has been established to register a complaint about a long-term care home.

Any member of the public — a resident, a resident's family member, someone employed by a home, or a member of the public — can register a complaint. All complaints are investigated. The government and its staff treat complaints as strictly confidential.

If you have a concern or want to register a complaint about a long-term care home, this toll-free number has been set up just for this purpose and is staffed 7 days a week from 8:30 a.m. - 7:00 p.m.

Long-Term Care ACTION Line
1-866-434-0144

Alternatively, a letter of complaint can be addressed to:

Ministry of Health and Long-Term Care
Performance Improvement and Compliance Branch
55 St. Clair Ave. W., 8th Fl., Ste. 800
Toronto ON M4V 2Y7

Residents' Councils

Long-term care homes are required (when requested by the resident population) to have active councils or committees. Every resident has the opportunity to participate on residents' councils. The purpose is to encourage an exchange of ideas, suggestions and concerns regarding all aspects of care and activities in the home to enhance relations with staff and volunteers. Although all Residents' Councils have these goals in common, each council is unique in meeting the needs of its members, the residents of the home.

Ontario Association of Residents' Councils

The Ontario Association of Residents' Councils (OARC) primary goals are: supporting residents' councils, speaking with one voice for residents, promoting a standard of care, influencing legislation, and that residents who are living in long-term care homes maintain their independence, privacy and their dignity.

OARC is managed by a Board of Directors, all of whom are residents elected by the member homes across Ontario.

Ontario Association of Residents' Councils
351 Christie St., Ste. C217
Toronto ON M6G 3C3

1-800-532-0201
E-mail: info@ontarc.com
www.ontarc.com

Family Councils

Many long-term care homes have an active family council. A Family Council is a group of family and friends of residents that provides a venue for mutual support, information, education, and advocacy. Although all Family Councils have these goals in common, each council is unique in meeting the needs of its members, the residents, and the home.

1-888-283-8806
www.familycouncils.net

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14 Recognizing Seniors' Contributions

14.1 Congratulatory Messages

Family members or friends can obtain a birthday or wedding anniversary congratulatory message from Her Majesty The Queen, the Governor General, Prime Minister, Lieutenant Governor of Ontario, Premier of Ontario, Members of Parliament (MPs) and Members of Provincial Parliament (MPPs).

From Her Majesty The Queen

Since 1917, the Queen has sent congratulatory messages to Canadians for milestone birthdays marking 100 or more years, and to couples celebrating 60 or more years of marriage (at 5-year intervals). To request a message from the Queen, please provide proof of birth or marriage and please place your order six weeks in advance of the date required.

Government House
Anniversary Section
1 Sussex Dr.
Ottawa ON K1A 0A1

613-993-2913 or 613-993-8164
Fax: 613-990-7636
E-mail: anniv@gg.ca
www.gg.ca

From The Governor General of Canada

The Governor General sends greetings upon request to Canadians who are 90 years of age or older (at 5-year intervals) and to couples who have been married for 50 years or more (at 5-year intervals). No proof of birth or marriage is required. Please allow eight weeks' notice.

Government House
Anniversary Section
1 Sussex Dr.
Ottawa ON K1A 0A1

613-993-2913 or 613-993-8164
Fax: 613-990-7636
E-mail: anniv@gg.ca
www.gg.ca

From The Lieutenant Governor of Ontario

The Lieutenant Governor sends greetings upon request to Ontarians celebrating birthdays of 90 years or more and to couples celebrating wedding anniversaries of 50 years or more. Please allow six weeks' notice.

The Office of the Lieutenant Governor
Queen's Park
Toronto ON M7A 1A1

416-325-7780
TTY: 416-325-5003
Fax: 416-325-7787
E-mail: lt.gov@ontario.ca
www.lt.gov.on.ca

From The Prime Minister of Canada

The Prime Minister of Canada sends greetings upon request to Canadians celebrating birthdays of 65 years and over (at 5-year intervals). Couples marking wedding anniversaries of 25 years or more may receive greetings at 5-year intervals, or annually after their 40th anniversary. To obtain a greeting from the Prime Minister, allow six weeks' notice.

Coordinator
Congratulatory Message
Room 105, Langevin Block
Ottawa ON K1A 0A2

613-941-6880
Fax: 613-941-6901
E-mail: pm@pm.gc.ca
www.pm.gc.ca

From The Premier of Ontario

The Premier sends greetings upon request to Ontarians celebrating birthdays of 80 years or more and to couples marking wedding anniversaries of 40 years or more. Also, greetings are sent for anniversaries of non-profit groups, Social Clubs and Religious groups of 25 years or more. To obtain a message from the Premier, allow three weeks' notice.

Correspondence Service Unit
Room 4620, Whitney Block
99 Wellesley St. W.
Toronto ON M7A 1A1

416-325-3777
TTY: 1-800-387-5559
Fax: 416-325-3745
www.premier.gov.on.ca

From a Member of Provincial Parliament and/or Member of Parliament

The MPP and MP of your community sends greetings upon request for a variety of occasions. To obtain a message from your local MPP or MP contact his/her community office, listed in your telephone book.

Elections Ontario for your Provincial Member of Parliament:

1-888-668-8683
TTY: 1-888-292-2312
www.electionsontario.on.ca (see "Find Your Electoral District")

Elections Canada for your Federal Member of Parliament:
1-800-463-6868
TTY: 1-800-361-8935
www.elections.ca (see "Voter Information Service")

14.2 Honours and Awards

Ontario Honours and Awards Secretariat

The Ontario Honours and Awards Secretariat serves as a corporate resource to the Government of Ontario and is responsible for the integrity, design and delivery of the Ontario Honours and Awards System.

For more information on any of the awards programs described below, or to find out how to nominate someone for an award, contact:

Ontario Honours and Awards Secretariat
400 University Ave., 4th Fl.
Toronto ON M7A 2R9
1-877-832-8622
TTY: 416-327-2391
E-mail: OntarioHonoursAndAwards@ontario.ca
www.citizenship.gov.on.ca

The Order of Ontario
The Order of Ontario is the Province's highest official honour. It recognizes Ontarians who have made an outstanding contribution to society in Ontario and around the world. The Order of Ontario is awarded to Ontarians for excellence and achievement in any field. Those who are invested into the Order of Ontario are considered an example of excellence to all Ontarians. Investiture is a ceremony in which someone becomes a member of a group. In this case, appointees, or those named as members of the order, become invested into the Order of Ontario, and are members for the rest of their lives. About 25 people are invested into the Order of Ontario each year. Individuals are nominated for the Order by members of the public.

Ontario Medal for Good Citizenship
The Ontario Medal for Good Citizenship honours people who have made outstanding contributions to their communities over many years. They are recognized for outstanding achievements, and they are individuals who have made their communities a better place to live. Nominees for this award must live in Ontario. They may include federal, provincial or municipal representatives who have left public office. They must be living at the time of nomination. Any individual or organization in Ontario can nominate someone for the Ontario Medal for Good Citizenship.

Ontario Volunteer Service Awards
The Ontario Volunteer Service Awards honour the thousands of people who generously contribute their time. These Awards are given to people who volunteer their time to a single organization for several years. Recipients must have volunteered with one organization for at least five consecutive years and as many as 60. Only organizations can enter nominations for the Volunteer Service Awards.

June Callwood Outstanding Achievement Awards for Volunteerism
The June Callwood Outstanding Achievement Awards for Volunteerism recognize individuals and groups that have made an exceptional contribution to volunteerism in Ontario. These awards recognize individual volunteers, volunteer groups, businesses and other organizations for outstanding contributions to their communities. Often, these award recipients have shown exceptional leadership, innovation and creativity. Only 20 recipients are chosen each year.

Senior Achievement Award
The Ontario Senior Achievement Award honours those who have made outstanding contributions to their communities after turning 65 in any field of endeavour. Anyone who lives in Ontario, and has made a significant contribution over the age of 65, can receive this award. Each year, 20 individuals are chosen to receive this award. A special ceremony is held at Queen's Park to honour the recipients.

Senior of the Year Award
The Ontario Senior of the Year Award gives each municipality in Ontario the opportunity to honour one local senior who has made outstanding contributions to their community after turning 65. Each year, a senior from each municipality receives this award through a special ceremony, to recognize achievement in many fields, including: Arts/Literature; Community Service/Voluntarism; Education; Environment/ Science; Fitness/Recreation/Sport; Humanitarian Activities; and Keeping History Alive. Only municipalities, not the general public, can act as nominators for this award.

14.3 Annual Special Events

Seniors' Month

June is Seniors' Month in Ontario. Ontario has celebrated Seniors' Month every June for more than 25 years. It is a time to acknowledge seniors for their contributions. The Ontario government recognizes the contributions seniors continue to make to their families, community, province and country.

To learn about Seniors' Month activities in your community, visit the Ontario Seniors' Secretariat online at www.ontarioseniors.ca, or check with seniors' organizations and community groups in your area.

If your organization is planning a special seniors' event for June, let the Ontario Seniors' Secretariat know by calling the Seniors' INFOline or by filling out an event form at:

1-888-910-1999
TTY: 1-800-387-5559
www.ontarioseniors.ca

International Day of Older Persons

The General Assembly of the United Nations designated October 1st as International Day of Older Persons. This day was observed for the first time throughout the world on October 1, 1991.

By designating a special day for seniors, the Assembly is recognizing the significant contributions of seniors around the world and also drawing attention to a demographic phenomenon: The rapid aging of our population.

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15 Resources For Seniors With Disabilities

About 1.85 million people in Ontario have a disability. That is one in seven people and over the next 20 years as people grow older, the number will rise to one in five Ontarians. Individuals, communities, businesses and organizations have a role to play in making Ontario accessible for people of all abilities.

15.1 Ontarians with Disabilities

Information on accessibility initiatives, issues and opportunities, including information about the *Ontarians with Disabilities Act, 2001* and *Accessibility for Ontarians with Disabilities Act, 2005* and their implementation can be found at: www.mcss.gov.on.ca/en/mcss/programs. The website includes links to government programs and services for people with disabilities.

Accessibility for Ontarians with Disabilities Act, 2005

The *Accessibility for Ontarians with Disabilities Act, 2005* calls on the business community, public sector, not-for-profit sector and people with disabilities or their representatives to develop, implement and enforce mandatory accessibility standards.

Accessibility standards are the rules that businesses and organizations in Ontario will have to follow to identify, remove and prevent barriers to accessibility.

The first standard to come into effect is the Accessibility Standards for Customer Service.

Ontario is also developing standards in the areas of built environment (buildings and other structures), employment, information and communications, and transportation.

Accessibility For Ontarians With Disabilities Act
1-866-515-2025
TTY: 1-800-268-7095
Fax: 416-325-3407

Ontarians with Disabilities Act

The *Ontarians with Disabilities Act* is to improve opportunities for people with

disabilities and to provide for their involvement in the identification, removal and prevention of barriers to their full participation in the life of the province.

Even though the Accessibility for *Ontarians with Disabilities Act, 2005* is now the law, the *Ontarians with Disabilities Act, 2001* remains in force until it is repealed. This means that public sector organizations are still legally required to prepare annual accessibility plans and make them available to the public. Public sector organizations are: Ontario government ministries, municipalities, hospitals, school boards, colleges, universities and public transportation organizations.

Accessibility Directorate of Ontario

The Accessibility Directorate of Ontario works with disability, private and public sectors to develop and enforce accessibility standards under the *Accessibility for Ontarians with Disabilities Act* and promote accessibility awareness throughout Ontario.

Accessibility Directorate of Ontario
777 Bay St., 6th Fl., Ste. 601A
Toronto ON M7A 2J4

1-866-515-2025
TTY: 1-800-268-7095
Fax: 416-325-3407
E-mail: accessibility@css.gov.on.ca
www.mcss.gov.on.ca

15.2 Disability Resources

EnAbling Change Partnership Program

Through the EnAbling Change Partnership Program, the government is working with non-profit organizations to improve accessibility for people with disabilities.

Together, they are developing tools and resources that will:

- help businesses and organizations understand how to meet the needs of people with disabilities
- be tailored to suit a variety of businesses in a number of sectors; and
- support the requirements in Ontario's accessibility legislation

These partnerships are part of Ontario's plan to make the province accessible by 2025.

Accessibility Directorate of Ontario
777 Bay St., 6th Fl., Ste. 601A
Toronto ON M7A 2J4
1-866-515-2025

TTY: 1-800-268-7095
Fax: 416-325-3407
E-mail: accessibility@css.gov.on.ca
www.mcss.gov.on.ca

Home and Vehicle Modification Program

The Home and Vehicle Modification Program was established in 1999, and is administered by Ontario March of Dimes.

The program provides funding for basic home and/or vehicle modifications. By reducing or eliminating life safety risks, these modifications enable children and adults with mobility restrictions to continue living in their homes, avoid job loss, and participate in their communities.

Applicants who meet program criteria can apply for grant funding:

Home and Vehicle Modification Program
Ontario March of Dimes
10 Overlea Blvd.
Toronto ON M4H 1A4

1-877-369-4867 (press "2" to speak with an Intake Counsellor)
Fax: 519-432-4923
E-mail: hvmp@marchofdimes.ca
www.marchofdimes.ca

National Mobility Equipment Dealers Association

National Mobility Equipment Dealers Association has an extensive list of companies who modify vehicles as well as a variety of mobility solutions and other resources.

NMEDA
1-800-833-0427
www.nmeda.org

Other Program Resources

You will also find online information on other programs and services for People with Disabilities at:

www.mcss.gov.on.ca/en/mcss/programs

Also throughout this guide, you will find programs and services for seniors requiring assistance in the areas of Health and Wellness, Transportation, Finance, Housing, Active Living, Leisure and Travel, Legal and Lesbian, Gay, Bisexual, Transgender Seniors' Resources.

ARCH Disability Law Centre

ARCH was founded in 1979 under its previous name Advocacy Resource Centre for Handicapped (ARCH). This specialty legal aid clinic serves the province of Ontario and is dedicated to defending and advancing the equality of rights of persons with disabilities. ARCH provides services to Ontarians with disabilities through law reform

and policy initiatives, community development, legal advice and referrals, public legal education, and litigation.

ARCH
425 Bloor St. E., Ste. 110
Toronto ON M4W 3R5

1-866-482-ARCH (2724)
TTY: 1-866-482-ARCT (2728)
E-mail: archlib@lao.on.ca
www.archdisabilitylaw.ca

15.3 Online Resources

AccessON

AccessON is an Ontario Government website where you will find information, videos and real-life stories to better understand disabilities, recognize and prevent barriers to accessibility.

www.accesson.ca

Access Guide Canada

The online Access Guide Canada - Your Guide to Accessible Places in Canada is a database of places, transportation, resources and services in Canada for people with disabilities. It is provided by the Canadian Abilities Foundation through its website, Enable Link. This online community and travel guide offers accessibility details about lodgings, attractions, transportation, restaurants, parks, shopping venues and more.

Access Guide Canada
The Canadian Abilities Foundation
340 College St., Ste. 401
Toronto ON M5T 3A9

416-923-1885
Fax: 416-923-9829
E-mail: agc@abilities.ca
www.abilities.ca/agc

15.4 Financial Resources

Property Tax Relief for Residences Built or Modified to Accommodate Seniors or Persons with Disabilities

Property owners who build or modify a residence to accommodate a senior or a person with a disability may be eligible for property tax relief. See the Finance Chapter for more details.

Transportation Tax Refund for People with Physical Disabilities

A refund of Retail Sales Tax that you have paid is available on certain new or used licensed motor vehicles purchased or leased on a long-term basis (12 months or longer) for the purpose of transporting a person with a permanent physical disability. See the Finance Chapter for more details.

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16 Services for Newcomers

Ontario is home to the largest percentage of immigrant seniors of all Canada's provinces and territories. Canada's seniors report having knowledge of over 150 languages and report over 150 mother tongues (2006 Census).

There are many programs and services that may be offered in your local community. Check your local telephone book or community directory for services in your area.

16.1 Citizenship and Immigration Canada

Information on Canadian immigration or citizenship is available on the federal Citizenship and Immigration Canada website or through its automated telephone service 24 hours a day, 7 days a week. Call Centre staff are available Monday to Friday 8 a.m. to 4 p.m. your local time, in English or French. Callers should be aware that Call Centre staff do not make decisions. Applications go to the Case Processing Centre for decisions.

1-888-242-2100
TTY: 1-888-576-8502
www.cic.gc.ca

E-Client Application Status Service

Citizenship and Immigration Canada (CIC) clients can check the status of their immigration application anytime through CIC's electronic Client Application Status Service.

To access this online service, visit the CIC website at www.cic.gc.ca (click on "I Need To... Check Application Status").

Newcomer Settlement Information

The federal Citizenship and Immigration website and publications provide information to help newcomers to Canada adapt to their new culture, language and climate.

Publications such as *How to Become a Canadian Citizen* and *How to Obtain Proof of Canadian Citizenship* can be viewed online at www.cic.gc.ca (click on "Publications" then "Citizenship") or in print. For a copy, contact:

Distribution Services
Citizenship and Immigration Canada
Ottawa ON K1A 1L1

Fax: 613-954-2221
E-mail: Distributionservices-servicesdesdistribution@cic.gc.ca
www.cic.gc.ca

16.2 Newcomer Settlement Services

Ontario Immigration Portal

This website provides information about what you need to know as an immigrant to Ontario, from before you apply to after you arrive. The portal has answers to your questions about living in Ontario.

www.ontarioimmigration.ca

Newcomer Settlement Program

The Newcomer Settlement Program provides funding to a network of not-for-profit community agencies across the province to deliver programs and services that help newcomers settle and integrate. Services can help newcomers to:

- get oriented to their new community
- find housing, a job, childcare services, or register children in school
- access English or French language programs, employment services and skills training
- obtain information about services such as health care and social services
- fill out forms and applications to access government programs and services
- access interpretation services or have documents translated

These services are used by over 120,000 newcomers each year in 30 communities across Ontario. Settlement services are free and they are often available in many languages.

Settlement.Org

The website www.Settlement.Org provides newcomers with information and resources to help them settle in Ontario. The website covers a wide range of information on topics, such as employment, education, housing and health care. Some of this information is available in multiple languages.

Settlement.Org also allows individuals to access information about the local organizations providing settlement services in their local communities in Ontario.

The Discussion Area is also a place to go to share experiences or ask settlement-related questions.

www.settlement.org

Ontario Council of Agencies Serving Immigrants

Ontario Council of Agencies Serving Immigrants is an association of community-based organizations providing services to immigrants and refugees. The community organization agencies offer specialized programs for women, refugees, seniors and young people.

416-322-4950
Fax: 416-322-8084
www.ocasi.org

Multicultural Council for Ontario Seniors

The Multicultural Council for Ontario Seniors provides a multiservice approach to issues and programs for seniors and families.

416-464-4691
E-mail: zul.kassamali@rogers.blackberry.net

Language Training

English and French are the two official languages of Canada. Language training in English is called English as a Second Language, or ESL. Language training in French is called French as a Second Language, or FSL.

The Government of Canada, in cooperation with provincial governments, school boards, community colleges, and immigrant and community organizations, offers free language training across the country for adult permanent residents. In Ontario, the name of the program is LINC, which stands for Language Instruction for Newcomers to Canada. These centres can assess your language training needs and refer you to the appropriate LINC classes.

Most universities and community colleges also offer language classes, as do some private language schools and community organizations. You can contact these groups directly for more information, however, these courses may not be free.

LINC classes may be full or part-time, and some schools may have free child minding available. To be eligible for LINC classes, you must be a permanent resident

or Convention Refugee and be 17 years or older. You must first be tested before you go to a LINC class. To locate a testing/assessment location, contact:

1-888-242-2100
TTY: 1-888-576-8502
www.cic.gc.ca/english/resources/publications/welcome/wel-22e.asp#ontario

Diversity in Action: A Toolkit for Residential Settings for Seniors

Diversity in Action is an online resource that provides information for families, volunteers, staff and operators about ways to make residential settings, such as long-term care homes or retirement homes welcoming for seniors from different cultural backgrounds.

To access Diversity in Action, visit the Ontario Seniors' Secretariat website at:

www.ontarioseniors.ca

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17 Transportation

17.1 Drivers

Staying mobile is important to the lifestyle of today's seniors. Growing older doesn't mean you have to give up driving. No one loses his or her driver's licence solely because of age.

Many older drivers voluntarily modify their driving behaviour to accommodate changes associated with aging.

There are many courses available to help senior drivers recognize and develop strategies to address age-related challenges. Ontario has a licence renewal specifically for drivers 80 years of age and older to help seniors drive safely and be mobile and independent longer.

CAA Mature Driver Course

For older adults the Canadian Automobile Club (CAA) in Ontario offers a three-hour in-class workshop, along with a one-hour in-car assessment, which gives you the opportunity to: review new rules and regulations, review defensive driving tips, discuss alternatives to reduce high-risk situations, be more aware of the physical effects of aging and how to compensate and maintain your independence longer by keeping you and those around you safe. There is a fee for this course.

CAA Mature Driver Course
CAA Driver Training
Canadian Automobile Club
(CAA) South Central Ontario
5859 Yonge St. Ste. 105
Toronto ON M2M 3V6

1-800-268-3750
Fax: 416-223-8442
E-mail: driver@caasco.ca
www.caasco.com/drivertraining

55 Alive Driver Refresher Course

The course is offered by the Canada Safety Council, which is a not-for-profit, non-government organization. This national driving course for seniors, first delivered in 1982, is designed to help people 55 years and over to maintain their independence and their driving privileges.

55 Alive is a six-hour course, usually offered in two three-hour time slots, and is taught by an instructor who has been certified by the Canada Safety Council. There is a fee for the course.

55 Alive Driver Refresher Course
Canada Safety Council
1020 Thomas Spratt Pl.
Ottawa ON K1G 5L5

613-739-1535 ext. 227
E-mail: csc@safety-council.org
www.safety-council.org

Drive Wise

Drive Wise is a free driver refresher seminar for older adult motorists. It is delivered by the Ontario Provincial Police and other police services.

Drive Wise offers attendees tips, suggestions and strategies, which help prevent the most likely causes of collisions and mishaps faced by older Canadians on the road. Drive Wise also provides important advice on what to do if one is involved in a collision.

The 45-minute seminar is followed by an informative question and answer session. There is no cost to either attend or host a Drive Wise presentation.

Drive Wise
c/o CARP, A New Vision of Aging for Canada
27 Queen St. E., Ste. 702
Toronto ON M5C 2M6

416-398-8257
E-mail: drivewise@50plus.com

Driver and Vehicle Licence Issuing Offices

A Driver and Vehicle Licence Issuing Office is an independently operated office which provides all routine driver and vehicle licensing products and services on behalf of ServiceOntario, such as driver licence renewals and vehicle sticker renewals.

To find office locations in your community, please contact:

ServiceOntario
1-800-267-8097
TTY: 1-800-268-7095
www.ontario.ca/en/services_for_residents/STEL02_155833

Driver Examination Centres

DriveTest Centres provide all driver examination services such as vision, written and road tests for all licence classes.

To book your road test contact:

1-888-570-6110
www.drivetest.ca

Senior Driver Group Education Program

Once you reach 80 years of age, your driver's licence will be renewed every two years instead of every five years. Through the Senior Driver Renewal Program, seniors aged 80 years and older must complete the following: a vision test, a rules of the road knowledge test, a driving record review and take part in a Group Education Session. Some drivers may also be asked to take a road test.

Driver and Vehicle Licensing Contact Centre

If you have questions about your driver's licence or to learn more about the Senior Driver Renewal Program, contact:

1-800-387-3445
TTY: 1-866-471-8929
www.mto.gov.on.ca/english/dandv/driver/senior/renewal80.shtml

Regional Scheduling Offices

If you receive a notice to attend a group education session, you must call the regional scheduling office in your area to schedule an appointment. Please have your driver's licence number available when you call. The numbers to call are:

Southwestern Ontario: 1-888-276-7885
Central Ontario: 1-800-396-4233
Eastern Ontario: 1-800-701-2171
Northern Ontario: 1-800-461-9548

Accessible Parking Permit

The Accessible Parking Permit is issued to individuals and entitles the vehicle in which it is displayed to be parked in a designated accessible parking space. The individual to whom the permit is issued must be in the vehicle and the permit must be visibly displayed on the dashboard or sun visor when it is parked in the designated accessible parking space. The permit holder may use the permit in any vehicle in which they are travelling. There is no fee for the permit. The government issues four

types of permits, which are colour coded: a Permanent Permit (blue), a Temporary Permit (red), a Traveller Permit (purple) and Company Permits (green).

To qualify for an Accessible Parking Permit, the individual must be medically certified by their health practitioner as having one or more of the following conditions:

- Cannot walk without assistance of another person or a brace, cane, crutch, a lower limb prosthetic device or similar assistive device, or who requires the assistance of a wheelchair
- Suffers from lung disease to such an extent that forced expiratory volume in one second is less than 1 litre
- Portable oxygen is a medical necessity
- Cardiovascular disease impairment classified as Class III or Class IV to standards accepted by the American Heart Association or Class III or IV according to the Canadian Cardiovascular Standard
- Severely limited in the ability to walk due to an arthritic, neurological, musculoskeletal or orthopaedic condition
- Visual acuity is 20/200 or poorer in the better eye with or without corrective lenses or whose greatest diameter of the field of vision in both eyes is 20 degrees or less
- Condition(s) or functional impairment that severely limits his or her mobility

A licensed physician, chiropractor, registered nurse practitioner (extended class), physiotherapist or occupational therapist, chiropodist and podiatrist may certify the applicant's condition on the permit application.

Permanent Permit
A Permanent Permit (blue) is valid for five years. All existing Disabled Person Parking Permits are valid until their current expiry date. At that time, the applicant must meet the conditions of the Accessible Parking Permit program criteria.

If the condition necessitating a permit improves, or if anyone comes into the possession of a valid permit issued in the name of a deceased person, the permit must be returned to the following address:

ServiceOntario
Renewals Section
P.O. Box 9800
Kingston ON K7L 5N8

Temporary Permits
Temporary Permit (red) is issued when the disability is expected to last more than two months to a maximum of 12 months but is not considered a permanent disability. This permit is not renewable.

Traveller Permits
A Traveller Permit (purple) is valid for up to one year and is issued and renewable upon request. These permits are displayed on the dashboard or sun visor of a vehicle at any Ontario airport. The regular permit travels with the permit holder.

Company Permits
A Company Permit (green) is valid up to five years and is issued to companies/non-profit organizations for use in vehicles they own/lease for the purpose of transporting people with physical disabilities who meet the ministry's eligibility criteria.

Applicants can download and print the Application for an Accessible Parking Permit at the Ministry of Transportation's website at:

www.mto.gov.on.ca/english/dandv/vehicle/app.pdf

Applications for permits are available at any Driver and Vehicle Licence Issuing Office. To request an application by mail, contact:

ServiceOntario
Renewals Section
P.O. Box 9800
Kingston ON K7L 5N8

For further information on the Accessible Parking Permit program, please contact the ServiceOntario, Driver and Vehicle Licensing Contact Centre at:

1-800-387-3445.

17.2 Alternatives to Driving

There comes a time when we all must consider limiting our driving or retiring from driving.

Often, this is not an easy decision. We may use our car for shopping, banking, appointments as well as social and recreation activities. We do not want to burden others, and value the independence driving gives us.

Things To Watch For

Many people gradually reduce their driving, until one day they simply stop. Others have more trouble deciding when it is time to limit their driving. Here are some warning signs to alert you to the fact that you may no longer be a safe driver and may need to consider alternatives to driving:

1. Am I nervous behind the wheel?
2. Do other drivers frequently honk at me?
3. Have I had a number of fender benders and near misses?
4. Do my family or friends worry about my driving?
5. Do my children trust me to drive the car?
6. Have I ever become lost when driving or forgotten where I was going?

Alternatives

There are many alternatives to driving. Find out what is available in your area and start trying these options:

- Buses, taxis and other forms of public transit
- Having friends and family members drive you
- Keeping a vehicle that others drive for you
- Van/bus pick-up scheduled and on demand from senior residences and other groups
- Taxi vouchers
- Walking
- Some volunteer driver services may be available in your area through groups such as Red Cross, the Legion or older adult centre

Seek Advice

Plan ahead for the time when you will need to cut back, and eventually stop driving. Talk to family, friends and your doctor. Together, they can help you decide on the extent of driving that is right for you.

17.3 Vehicles

Used Vehicle Information Package

Over one million used vehicles change ownership in Ontario each year. To help consumers make better informed decisions, the Ontario Government has introduced the Used Vehicle Information Package (UVIP). If you are privately selling a used vehicle (car, van, light truck, motor home or motorcycle) in Ontario, you must purchase a UVIP and show it to potential buyers.

The UVIP is available from all ServiceOntario Driver and Vehicle Licence Issuing Offices or online at:

1-800-387-3445
www.ontario.ca/en/services_for_residents/053274

For more information on buying, selling or transferring used vehicles, visit:

www.mto.gov.on.ca/english/dandv/vehicle/used.shtml

Drive Clean

Ontario's Drive Clean program is concerned with helping you make smart choices about how you maintain and drive your vehicle(s). Maintaining your vehicle's emission systems helps protect everybody's health and environment by reducing smog-causing pollutants. Driving Clean can also save you up to 10 percent in annual fuel consumption and prolong the life of your vehicle.

The Light Duty Drive Clean program requires most passenger cars, vans, light trucks and sport utility vehicles registered in the Drive Clean program area to be tested in order to renew the stickers on their licence plates.

If your vehicle requires an emissions test, you will receive a reminder as part of your vehicle licence renewal application.

For more information about the Drive Clean program, or to find the accredited facility nearest you that performs emission tests and repairs, contact:

Drive Clean Program
1-888-758-2999
www.driveclean.com

Home and Vehicle Modification Program

The Home and Vehicle Modification Program provides funding for basic home and/or vehicle modifications. By reducing or eliminating life safety risks, these modifications enable children and adults with mobility restrictions to continue living in their homes, avoid job loss, and participate in their communities.

For more information, please refer to the Resources for Seniors With Disabilities Chapter.

17.4 Public Transportation Services

Many communities have bus service and specialized transit services for their residents. Bus services provided by municipalities use regularly scheduled vehicles that operate on fixed routes, according to published route maps and timetables.

Specialized transit services for seniors and persons with disabilities typically use smaller vehicles equipped with a lift or ramp for persons using mobility devices, such

as wheelchairs and scooters, for example, Wheel-Trans in Toronto, Para Transpo in Ottawa and Windsor Handi-Transit. Some communities use fully accessible community buses to provide services to their residents on both fixed and flexible routes.

For information regarding the types of public transportation services available in your area, please contact your local government office listed in your telephone book. Volunteer Driver services may be available in your area through the Red Cross, Legion branch or older adult centre.

GO Transit

GO Transit runs public transportation service for the Greater Toronto and Hamilton Area of Southern Ontario, with service extending to Niagara Falls, Orangeville and Kitchener-Waterloo in the west; Barrie, Brandford, and Beaverton in the north; Stouffville, Uxbridge, and Peterborough in the northeast; and Oshawa and Newcastle in the east. GO carries nearly 55 million passengers a year.

GO fares vary with the distance travelled. Seniors 65 and over travel for half the regular adult fare. Single one-way rides, two-ride tickets, day passes, 10 rides, group passes and monthly passes are available for seniors.

The majority of GO's stations are accessible to passengers who use mobility devices, such as wheelchairs and scooters — or anyone preferring step-free access to the train.

GO Transit
20 Bay St., Ste. 600
Toronto ON M5J 2W3

1-888-GET ON GO (438-6646)
TTY: 1-800-387-3652
Fax: 416-869-3525
www.gotransit.com

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18 Veterans' Services

18.1 Veterans Affairs Canada

Veterans Affairs Canada offers a wide range of services and benefits to:

- Canadian and Allied War veterans
- Former and still serving members of the Canadian Forces and RCMP
- Certain civilians
- Eligible dependents

For more information on services and benefits, please see the descriptions below. To find out if you qualify, or to apply, please contact Veterans Affairs Canada at:

Veterans Affairs Canada
P.O. Box 4000
Kirkland Lake ON P2N 3P4

1-866-522-2122 (English)
1-866-522-2022 (French)
www.vac-acc.gc.ca

Disability Pensions and Awards

Disability pensions and awards are available for conditions related to service in the Merchant Navy, Canadian Forces, RCMP, or those serving in support of the Canadian Forces in wartime or in Special Duty/Operations Areas.

War Veterans Allowance

This allowance provides a regular monthly payment to eligible low-income veterans of the Second World War or Korean War. Surviving spouses or common-law partners, as well as orphans, may qualify for the Allowance if the deceased veteran or civilian had the required war service. Clients who receive War Veterans Allowance may qualify for financial help through the Assistance Fund if they are faced with an emergency situation and they have no way to pay for these expenses.

Health Care Benefits

Veterans Affairs Canada offers 14 kinds of health benefits, including medical, surgical and dental care, prescription drugs, and hearing and vision aids. It also offers supplementary health benefits, treatment allowances and other miscellaneous benefits. For example, the cost of travel for medical services, including the cost of travel for an escort, where necessary, may also be covered.

The ability to access health benefits may depend on your eligibility, your health needs and whether these services are available through the province.

Veterans Independence Program

This national home care program helps qualified veterans, still-serving members of the Canadian Forces who receive a disability award or pension, and certain civilians, to remain healthy and independent in their own homes and communities. Surviving spouses may be eligible to receive housekeeping, home adaptations and/or grounds maintenance services from the Veterans Independence Program. The program does not replace other federal, provincial or municipal programs. Instead it complements these programs when necessary, to best meet the needs of clients.

Long-Term Care

Eligible Canadian and Allied war service veterans and certain civilians may qualify for intermediate or chronic care at Veterans Affairs facilities, or at more than 1,900 community facilities across the country. Canadian Forces pensioners may qualify to receive intermediate or chronic care in a community facility if the need for this care is related to a pensioned condition.

Support for Operational Stress Injury

Support is offered to those who are suffering from operational stress injuries as a result of their service. The program provides services to wartime veterans, still-serving or released members of the Canadian Forces, or RCMP and their families.

Bureau of Pensions Advocates

The Bureau of Pensions Advocates is a unique, nation-wide organization of lawyers within Veterans Affairs Canada. The Bureau provides free legal help for people who are not satisfied with decisions about their claims for disability benefits.

To locate the Bureau of Pension Advocates office in your area, consult the government listings of your telephone book under the keyword "Veterans", or call 1-877-228-2250.

Funerals, Burials and Gravemarkers

Funeral and burial benefits, including a military-style gravemarker, are available for eligible veterans, certain civilians and peacetime disabled pensioners who qualify. These benefits are provided by the Last Post Fund on behalf of Veterans Affairs Canada.

Last Post Fund - Ontario Branch
55 St Clair Ave. E., Ste. 905
Toronto ON M4T 1M2

1-800-563-2508
E-mail: ontario@lastpost.ca
www.lastpostfund.ca

18.2 Soldiers' Aid Commission of Ontario

The Soldiers' Aid Commission of Ontario is one of the sources of financial assistance for veterans in need who served in Canada and overseas in the Second World War and the Korean War, and their surviving dependents living in Ontario.

Applications for assistance are available through the Royal Canadian Legion (Ontario Command) and Veterans Affairs Canada (VAC). The assistance is provided on a one-time basis to resolve a specific problem when all other resources have been exhausted.

Funds may be granted to assist with the purchase of:

- Health-related items such as a hearing aid, eyeglasses or dental needs
- Home repairs, moving costs or furniture
- Assistive devices

The Commission does not support ongoing needs related to income deficiencies. Before requesting assistance it is important to ensure that assistance is not otherwise available through existing programs, such as Veterans Affairs Canada and the Assistive Devices Program. For more information about the Soldiers' Aid Commission, please contact your local branch of the Royal Canadian Legion or Veterans Affairs Canada.

Royal Canadian Legion
Ontario Provincial Command
89 Industrial Parkway N
Aurora ON L4G 4C4
905-841-7999
Fax: 905-841-9992
E-mail: info@on.legion.ca
www.on.legion.ca

Veterans Affairs Canada
1-866-522-2122
E-mail: information@vac-acc.gc.ca
www.vac-acc.gc.ca

18.3 The Royal Canadian Legion

The Royal Canadian Legion Ontario Command

The Ontario Command of The Royal Canadian Legion has over 400 branches throughout Ontario.

Legions focus on remembering those who gave their lives for freedom, and for looking after the needs of veterans, their dependents and those still serving in the Canadian Forces. Legions throughout the Ontario Command are also contributing to the well-being of their neighbours by sponsoring community programs.

Benevolent Funds

There are a number of Benevolent Funds which provide assistance to veterans, ex-service personnel and their dependants. Applications for Benevolent Fund assistance are made through a Veterans Affairs Canada counsellor or your Royal Canadian Legion Provincial Service Officer.

The purpose of these funds is to provide emergency assistance not otherwise available. Requests for assistance usually relate to the basic needs of food, shelter and medical care on a one-time only basis.

For more information on the Royal Canadian Legion and its programs, contact your local branch listed in your telephone book or contact the Ontario Provincial Command head office.

The Royal Canadian Legion
Ontario Provincial Command
89 Industrial Pkwy. N.
Aurora ON L4G 4C4

905-841-7999
Fax: 905-841-9992
E-mail: info@on.legion.ca
www.on.legion.ca

The Royal Canadian Legion Manitoba and Northwestern Ontario Command

The Manitoba and Northwestern Ontario Command of The Royal Canadian Legion comprises over 150 branches of which 30 branches are located in communities in Northwestern Ontario, such as Atikokan, Dryden, Ear Falls, Fort Frances, Geraldton, Kakabeca Falls, Kenora and Red Lake.

Manitoba and Northwestern
Ontario Command
The Royal Canadian Legion
563 St. Mary's Rd.
Winnipeg MB R2M 3L6

204-233-3405
Fax: 204-237-1775
www.mbnwo.ca

18.4 Historica-Dominion Institute - The Memory Project

The Historica-Dominion Institute is Canada's largest, independent organization dedicated to Canadian history, identity and citizenship. The Institute provides educators, students and all interested Canadians with a variety of educational programs, events and resources that help Canadians engage with our history, identity and shared citizenship.

The Memory Project is an educational partnership initiative of the Historica-Dominion Institute to bring veterans of the Second World War, the Korean War and peacekeeping missions together with students in classrooms and over the Internet.

Join the Veterans' Speakers Bureau, and the Historica-Dominion Institute will coordinate classroom visits for you to share your story with students at local schools. As a Memory Project speaker, you will receive a Veterans' Preparation Kit geared to your conflict and theatre, and the opportunity to attend a speakers' orientation workshop.

Share your story as part of The Memory Project (www.thememoryproject.com) to ensure the service and sacrifice of Canada's veterans live on in the minds of Canadian youth. Other Ontario veterans-related projects include The Memory Project - Digital Archive and the Veterans' Appreciation Day Toolkit.

The Historica-Dominion Institute
43 Front St. E., Ste. 301
Toronto ON M5E 1B3

1-866-701-1867
Fax: 416-506-0300
E-mail: memory@historica-dominion.ca
www.historica-dominion.ca

18.5 Highway of Heroes

In September 2007, the Ontario government formally dedicated the "Highway of Heroes" by unveiling signs along a section of Highway 401 that commemorate the bravery and sacrifice of Canadian soldiers killed in the line of duty. The dedication of a 172-kilometre stretch of Highway 401 pays tribute to the solemn journey fallen soldiers take once they return to Canada and are formally transported from Canadian Forces Base Trenton to Toronto.

18.6 Veterans' Commemorative Park

Officially opened in 2000, the Veterans' Commemorative Park is located on Highway 416, the Veterans' Memorial Highway, just outside of Kemptville Ontario. The park, which features monuments and gardens, is used for Remembrance Day commemorations as well as other Legion activities. The site is wheelchair accessible and parking is available adjacent to the park.

18.7 Veterans' Memorial Highway

Highway 416, named the Veterans' Memorial Highway, was officially opened on September 23, 1999. It is an 80-km four-lane freeway which runs from Highway 417 in Ottawa south to Highway 401.

Other communities have named stretches of secondary highways as Veterans' Highways to recognize the contributions veterans make or have made to the community, province and country. These exist in Halton and Brant counties, among others.

18.8 Veterans' Memorial at Queen's Park

A Veterans' Memorial at Queen's Park honours Canada's men and women who served, and continue to serve, their country in times of war and peace. The memorial was dedicated at a formal unveiling ceremony on September 17, 2006.
The Veterans' Memorial is located on the front lawn of the Legislature at Queen's Park. The memorial was designed by Canadian artist Allan Harding MacKay. It consists of a 30-metre-long granite wall etched with scenes from Canada's war history and inscribed with text from author Jane Urquhart and military historian Jack Granatstein. The memorial site also features a stone-paved gathering area, a seating area, paths and a gently sloping lawn.

The Province of Ontario hosts the annual Remembrance Day Ceremony and other Veterans' events at the Memorial Wall.

Many communities have cenotaphs or monuments dedicated to veterans in parks, on the grounds of the community's government offices or local branches of the Royal Canadian Legion. Some of the monuments are historical while others are more recently built, as found in the City of Peterborough.

18.9 The Veteran Graphic Licence Plate

Ontario's veteran graphic licence plate is available, free, to eligible veterans whose service has been certified by the Royal Canadian Legion. You can obtain a Veteran Plate Eligibility Certification form at any Driver and Vehicle Licence Issuing Office, or visit the Ministry of Transportation website.

www.mto.gov.on.ca

Or contact:

Royal Canadian Legion - Ontario Command
905-841-7999
www.on.legion.ca

To find a Driver and Vehicle Licence Issuing Office near you, call:

1-800-387-3445

GLOSSARY

The words and phrases included in this glossary have been selected from existing glossaries available on Ontario Ministry Internet Websites as of January 2010.

Aboriginal People
A collective name for the original people of North America and their descendents. The Canadian Constitution (the *Constitution Act, 1982*) recognizes three groups of Aboriginal peoples — Indians, Métis and Inuit. These are three separate peoples with unique heritages, languages, cultural practices and spiritual beliefs.

Accommodation
Accommodation in a long-term care (LTC) home can refer to basic accommodation (standard room or any other type of room designated by the home operator as basic accommodation) or preferred accommodation (semi-private or private room). Costs for each type of room are regulated by a maximum government accommodation rate.

Act
A law passed by the provincial or federal legislature. Acts are also referred to as statute.

Administrator (Estate Trustee)
A person appointed by the court to administer the estate of a person who has died without a Will or the estate of an executor named in a Will. The administrator is now called an estate trustee.

Aging in Place
Aging in Place is the concept that supports the aging process in a residential environment. The goal is to maintain independence with dignity in a safe and comfortable environment.

Appeal
A request made to a higher court, tribunal or authority for the review of a decision.

Beneficiary
A person designated to receive something as a result of a legal document, such as a Will or insurance policy.

Capacity Assessment
A determination by a capacity assessor, or the court, as to a person's ability to manage property, make personal care decisions, or to properly retain and instruct counsel.

Certificate of Appointment of Estate Trustee With a Will
A legal document issued by a Superior Court of Justice confirming that the Will filed with the court is the last Will of the deceased and that the person named as estate trustee in the Will has authority to administer the estate of the deceased person. (Commonly referred to as "letters probate" or "probate".)

Certificate of Appointment of Estate Trustee Without a Will
Where a person has died without a Will, it is a legal document issued by a court authorizing a person to administer the estate of the deceased person. (Commonly referred to as "letters of administration" or "administration".)

Common Law
A term that describes a relationship where two people live together as spouses but are not married.

Complaint
The expression of dissatisfaction relating to the operation of a long-term care (LTC) home. A complaint may include one concern or a number of different concerns. Complaints are followed-up by Ministry of Health and Long-Term Care inspectors who investigate each concern reported in the complaint. Each concern in a complaint may or may not be verified. Verified complaints may result in an unmet standard/ criterion or citation issued against the LTC home operator.

Consent
Agreement or permission that is given voluntarily by a competent person, either orally or in writing.

Sometimes refers to the written form of an agreement.

Contract
An oral or written agreement between parties in which the parties make mutual promises to each other. The parties must be at least 18 years of age, and be mentally capable of entering into such an agreement.

Co-operative (or co-op) Housing
Co-operative (or co-op) housing is owned and managed by the people who live there. About half the homes are "rent-geared-to-income," with rents for the other half set at local market rents.

Dependent
A person who relies on another for support. A person whom another has an obligation to support.

Division of Property
In family law cases, the division of assets and liabilities between parties after separation or death. For married parties, property is divided by equalizing the net family property of the parties.

Estate
The property that a person owns or has a legal interest in. Often used to describe the property after the person's death.

Family Council
An autonomous (self-led and self-determining) group of families and friends of residents that meets on a regular basis with an emphasis on mutual support and advocacy. This group provides a voice in decisions that affect their loved ones and strives to develop a better understanding between families and management/staff of a long-term care home. Sometimes this group is known by other terms such as family advisory committee.

Fees
A charge for services. Court fees payable in various proceedings as set out by regulation.

First Nation(s)
A term that came into common usage in the 1970s to replace the word "Indian." It has also been adopted by some First Nation communities to replace the term "band."

Formulary
A formulary is a list of drugs that are covered as benefits. Each drug plan determines its own list. The Ontario Drug Benefit Formulary/Comparative Drug Index defines the benefits provided for eligible recipients of the Ontario Drug Benefit program. The Formulary is developed in consultation with the Ministry of Health and Long-Term Care's external expert drug advisory committee, the Committee to Evaluate Drugs. For many years, the Formulary has set the provincial standard for price, quality and interchangeability of drug products. For example, it serves as a guide to:

- practitioners and pharmacists regarding drug products that are eligible for coverage under the Ontario Drug Benefit program
- professional committees in hospitals and institutions as they select drug products
- drug product interchangeability
- comparative pricing guide for drug products

Influenza
Influenza is a contagious respiratory illness caused by influenza viruses. Common symptoms include: fever, headache, aches and pains, fatigue and weakness, extreme exhaustion, stuffy nose, sneezing, sore throat, chest discomfort and cough (and nausea, vomiting and diarrhea in children).

Inspection
An official examination or review by inspectors to the Ministry of Health and Long-Term Care to determine compliance with the long-term care plan program standard and policies, and applicable legislation and regulations. Ministry inspectors inspect each LTC home at least once every year. There are different types of inspections: pre-occupancy and post-occupancy for new homes, annual inspections for all homes, and other follow-up inspections such as complaint or special inspections as needed.

Interest Rate
The percentage that a person owing money must pay to a creditor or recipient for the period that the money owed is outstanding.

Intestate
Dying without having made a valid Will.

Licensed / Approved beds
The total number of beds within a long-term care home that have either been licensed or approved by the Ministry of Health and Long-Term Care. Nursing homes have licensed beds. Charitable and Municipal homes have approved beds.

Long-Term Care Home
A long-term care (LTC) home provides care and services for people who no longer are able to live independently or who require onsite nursing care, 24-hour supervision or personal support. Nursing homes under the *Nursing Homes Act*, approved charitable homes for the aged under the *Charitable Institutions Act* and homes under the *Homes for the Aged and Rest Homes Act* are all LTC homes.

Multiple-source or generic drug
A multiple-source or generic drug is identical, or bioequivalent, to a "brand name" drug in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use.

Non-Profit Housing
Non Profit Housing is rental housing built and managed by a community group, such as a faith group, labour union, or ethnic group. About 2/3 of the homes are "rent-geared-to-income."

Power of Attorney
Document that authorizes a person to make on the grantor's behalf, decisions concerning the grantor's property and personal care issues. Restrictions on the Attorney's powers, if any, should be contained in the written document itself.

Property
Anything over which the rights of possession, use, and enjoyment are exercised.

Public Guardian and Trustee (Office of the)
A part of the Ministry of Attorney General that delivers services that safeguard the legal, personal and financial interests of mentally incapable adults. The office may be appointed to administer estates where there is no will, heirs or executor. The office also plays a role in protecting the public interest in charitable property.

Public Housing
Public Housing refers to houses or apartments built and managed by a government housing authority or corporation. Almost all families and seniors who live in public housing pay rent-geared-to-income — or about 30 per cent of their total household income on rent. Often public housing buildings are older than other types of subsidized housing.

Rent Supplement
Rent Supplement units are owned by private landlords, who receive a government subsidy to lower the rents of some apartments.

Residents' Council
An independent, self-determining group made up of residents in a long-term care (LTC) home. All residents are entitled to be members. The Residents' Council may have an Executive. It meets regularly to receive and discuss residents' concerns, to plan activities, and to have a voice in their home's decisions and routines that affect their daily lives. A friend or family member who is the substitute decision maker for a resident may represent that resident in the Council. If a Residents' Council does not

exist in a LTC home, the Administrator must inform all residents once a year of their right to form a Council. The LTC home is required to support the Residents' Council if at least three residents wish to form one.

Retirement Homes
Retirement homes are privately owned rental accommodations for seniors who are able to manage and pay for their own care. Generally, retirement homes are designed for seniors who need minimal to moderate support with their daily living activities. These settings enable residents to live as independently as possible, while providing certain services and social activities. Retirement homes are also called "retirement residences".

Spouse
A person who lives with another person in a conjugal relationship, either inside or outside marriage. The length of time required to qualify as a spouse in situations outside of marriage is different under different statutes.

Substitute Decision Maker
The person that has the legal authority to make decisions relating to personal care issues and/or property matters on behalf of an individual who is not capable of making and understanding the consequences of his or her decisions.

Support
Monetary assistance that a person provides for his or her dependent(s).

Tax
Tax is defined as a compulsory contribution levied on persons, property, or businesses for the support of government for economic and social operations. In other words, it is money paid to a government to fund its programs and services.

Testate
Dying having made a Will.

Trust
Legal rights that apply where one person holds and deals with property on behalf of or for the benefit of another person.

Trustee
A person who holds and manages assets in trust for someone else.

Will
Directions made in legal form where a person instructs how his or her estate should be administered and distributed after death. It takes effect upon a person's death.

Mixed Sources
Product group from well-managed forests and other controlled sources
www.fsc.org Cert no. SW-COC-001352
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